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MARCH 2002

Cash Isas
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IS POSH NOSH TOP NOTCH FOR TASTE?

Car warranties
WE FIND THE BEST DEALS FOR USED CARS

www.which.net

Recording from TV

VCR, DVD, PVR ... HOW TO CHOOSE WHAT'S RIGHT FOR YOU

Save time, earn more interest with our consistent Best Buy Isas

Everyone wants to make the most of their savings, especially in times of low inflation. Keeping an eye on the latest rates is a good idea, and our monthly Savings Monitor will help you do this. But chasing the best rates can be time-consuming, and switching a cash Isa isn't always straightforward. That's where our consistent Best Buys come in.

We've taken a look at how cash Isas have done over the longer term. We've picked out those that have paid above the average Isa rate for one or more levels of savings in every month during 2000 and 2001. We've also picked out the consistent worst buys – the Isas that paid below average rates during that time.

There is a 1 per cent difference between some of the worst buys (Co-op Bank, Virgin Money) and some of the best (Cheltenham & Gloucester and Melton Mowbray BS) for a balance of £3,000 (some pay a little more if you don't mind giving notice). A 1 per cent difference would mean £30 extra interest in a year. But if you've built up, say, £9,000 in a cash ISA, and perhaps you and a partner both have one, this switch could mean an extra £180 a year. And, of course, interest compounds over time, which can really add up.

If you're interested in switching your cash Isa as a result, look out for our follow-up article next month. We'll explain how to switch and will investigate how well banks and building societies deal with switching requests.

Helen Parker

Helen Parker, Editor

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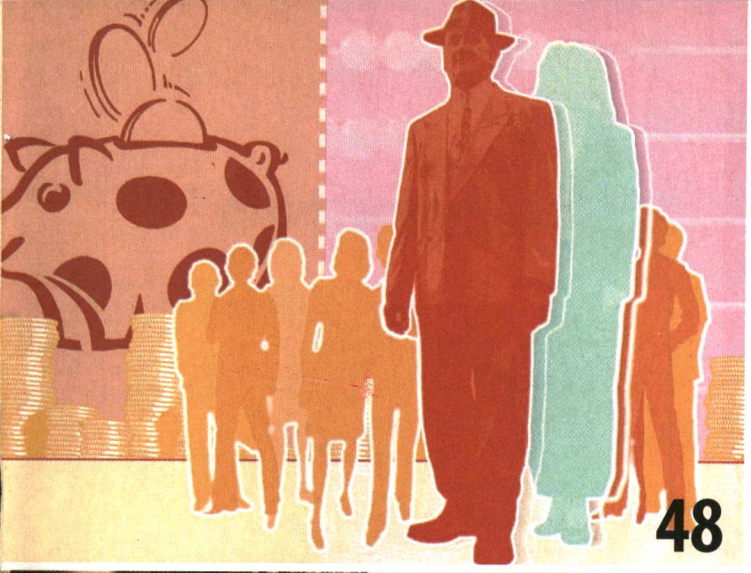
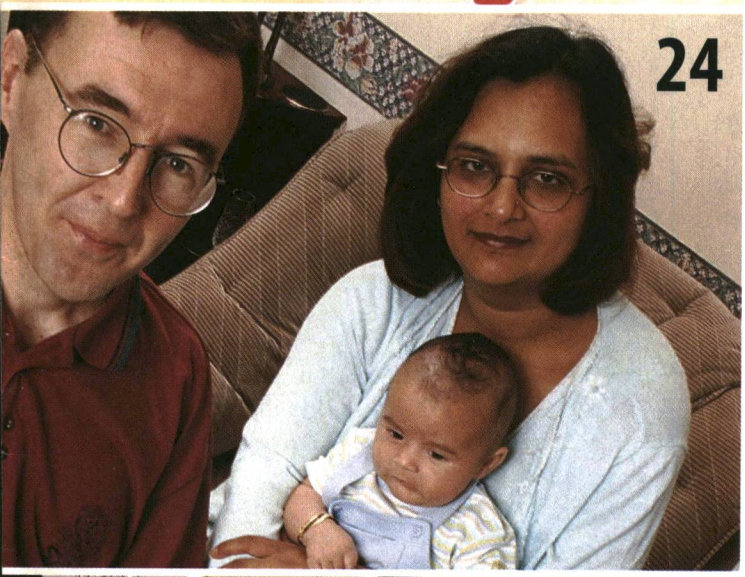
Julie Hunter calls for tougher legislation for funeral directors – p8

Nick Kirby explains why it could pay you to take out a cash Isa – p26





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insidestory

Consumer stories that make a difference

SUCCESS STORY

TRAVEL COVER SMALL PRINT

An insurance claim that dragged on for 18 months has finally been settled, with the help of *Which?*.

After booking a holiday to Greece, Joan Yaxley took out insurance with Travel Protection Group (TPG). Sadly, a month later Joan's daughter Helen was diagnosed with terminal cancer, so Joan cancelled her trip to Greece to be with her in Australia.

The airline wouldn't give a refund so, in July 2000 her other daughter, Glenys, made a claim on the policy on her behalf. TPG asked for medical evidence of Helen's condition, which involved contacting her GP in Australia. After six months of calls and delays TPG turned down the claim because, it claimed, Helen's condition was not 'stable or under control' at the time the insurance was bought.

The decision was based on a common exclusion – that claims arising from pre-existing medical conditions won't be covered. What many people don't realise is that this applies to their relatives as well – see 'Cover for a carefree holiday', p36, for more about exclusions.

While Helen had been in pain when the flight to Greece was booked, this had been diagnosed as a duodenal ulcer. It was only later, after a biopsy, that the cancer was detected.

Joan could not have declared an illness she didn't know existed. She contacted us last spring and we advised her to lodge a formal complaint – with Lloyds because it had underwritten the policy.

By December the complaint had not been dealt with, so Glenys wrote to us and we contacted Lloyds. Two weeks later Lloyds agreed to settle the claim – £146 for the original flight ticket and a further £20 for expenses and hassle. It agreed that the illness could not have been declared as it hadn't yet been diagnosed.

Glenys Canham (right) asked for our help when insurers refused a claim for her mother's cancelled holiday

● ACTION POINT

Your insurance probably won't cover you if you cancel your holiday due to the deterioration of a relative's pre-existing medical condition. However, if the condition is undiagnosed or misdiagnosed at the time you take out the insurance, you might still have a valid claim.

ROVER DOGGED BY FAULTS

Faults on Julie Donald's £10,800 new Rover started appearing minutes after leaving the showroom, but the real sting in the tail was Rover's compensation.

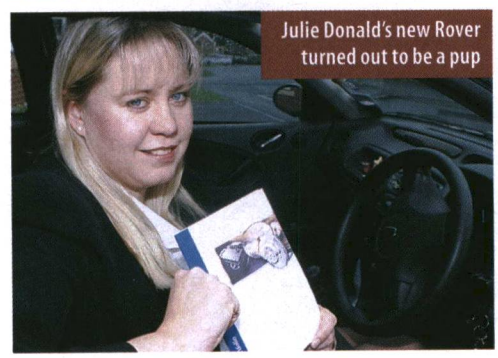
Door handles fell off, the oil indicator kept lighting up, the steering wheel cover wore out – twice – within months, the boot wouldn't shut first time, mudflaps were missing and the factory had forgotten to fit a switch to turn on the front fog lights.

Julie bought the Rover 25 last March from Evans Halshaw, a Rover dealership in Solihull. While it was being fixed, the dealer didn't provide a courtesy car.

We were concerned by all the faults, shoddy customer service and that a pre-delivery inspection had missed them. We asked MG Rover what this check entailed. It said the inspection, done by the dealer, should include checking that the outside lights work. MG Rover added that Evans Halshaw had tightened procedures.

Rather than pay compensation, MG Rover offered to pay half the bill for repairing a dent in a door after a minor accident, as long as a Rover garage did the work. A Rover garage's estimate for repairing Julie's dented door – £719 – was almost twice that of two local, non-Rover, garages.

Julie's warranty says that repairs – including 'damage rectification' – must be done by an authorised Rover dealer, implying that if the repair was done elsewhere, her warranty would be invalid. MG Rover told us that, despite its own warranty wording, this wasn't so. However, if a subsequent fault could be attributed to a non-Rover repair, the warranty wouldn't cover it. We think the warranty should be clearer.



Julie Donald's new Rover turned out to be a pup

Our warranty concerns aren't limited to Rover. While researching 'The warranty maze', p34, which covers used-car warranties, we found some potentially unfair terms which we've reported to the Office of Fair Trading.

We were also concerned that one company, Warranty Direct, recently asked some customers to pay extra and upgrade their cover, misleadingly implying this was mandatory. At our request, it wrote again to make clear this was optional.

IN HOT WATER

Two solar heating companies have displayed cool attitudes to some customers' complaints.

Customers of Smart Energy, of Colchester, Essex, and Bournemouth-based Spectrum Energy told us they had complained about problems including installations, leaks and inadequate systems.

Still smarting

Smart Energy customer Michael Melville had solar panels installed at his four-bedroomed Cheshire home in February 2001. The system cost £5,365. He complained about leaks under the floor and in the roof. He claims his concerns over heat losses in the tank overnight were ignored until he contacted *Which?*.

Martin Bisset and Lynda Wheeler told us Smart Energy's installation of a £5,910 system at their three-

PHOTOGRAPHY GRAHAM RICHARDSON, POST STUDIO PHOTOGRAPHIC

If you want to complain about insurance policies underwritten by Lloyds of London, they are dealt with by its own complaints department. If you have a complaint about another underwriter's policy, you'll have to refer it to the Financial Ombudsman, see 'Contacts', p57, for more details.

Phone bar success

A mobile phone user has won her case against BT Cellnet for breach of contract in a small claims court. Linda Elliott was awarded compensation and costs after BT Cellnet admitted it had broken its contract by barring her phone while she was holidaying in Australia.

Linda wanted to use her phone while she was away and chose the BT Cellnet contract because one of its employees assured her that her service wouldn't be withdrawn. She paid a £200 deposit for this reason, yet, halfway through her holiday it was barred. She eventually discovered it was because she'd exceeded a £100 credit limit that she knew nothing about.

Linda took BT Cellnet to court as it initially denied that the assurance had been made – despite evidence from the Link store where it was bought.

BT Cellnet left Linda phoneless down-under

bedroomed detached house in Enfield, Middlesex, in October 2001 was characterised by mistakes, repeated visits and broken promises. The system also sprung a leak a few days later, although this was repaired in a few hours. Martin and Lynda say they haven't had any hot water directly from the panels and that Smart Energy says the system needs two more panels, which it will add for free. But Martin and Lynda have lost faith and want the system removed and a refund.

Essex Trading Standards told us it had contacted Smart about its large deposits (typically 40 to 45 per cent), and its terms and conditions.

Smart Energy told us it carries out about 1,500 installations each year and said it's common to have to go back and tweak a system to ensure it is working properly. It said a typical deposit is 35 per cent because some system parts are bespoke, and it needs some guarantee that customers will take them. It admitted it hadn't handled the cases we highlighted well and blamed a manager who had been asked to leave the company. It told us that it was still talking with Martin and Lynda, and had offered to upgrade Michael's system.

Spectrum of errors

Rosemary Bock had a solar water heating system installed on her Hampshire home by Spectrum Energy for £5,250 in October 2000. The sealed system leaked and lost pressure. But, says Rosemary, it took nine visits to fix it and then she was left with a leaky roof. Fed up, Rosemary paid a roofer to fix it. Within a month, the system started to lose pressure again. Rosemary is pursuing a refund for what she feels is an inadequate system through her credit card company.

Nick Clack told us he's unhappy with the system at his bungalow in west Oxfordshire. It cost him £4,995 in November 1999. He claims he first reported concerns about the inadequacy of the design 20 days after installation of a new cylinder. Nick thinks the system still isn't working properly.

Spectrum Energy told us through its solicitor that it receives few complaints, and that it was 'looking into' each of the cases we raised. It said talks with Rosemary are continuing and according to its records Nick had a system that is working well.

For more about installing these systems see, 'Solar heating', p52.

CAMPAIGNING FOR YOU

- Barriers to cheaper cars and more choice are to be lifted, under European Commission proposals. From October 2003, you should be able to choose whether you buy from a local dealer, a car supermarket, through an intermediary or online. And you won't be tied to a franchised dealer for servicing. This follows years of campaigning by Consumers' Association (CA) against the Block Exemption. We're delighted.

- Another bogus wine investment company has been corked by the Department of Trade and Industry. Liquid Acquisitions Ltd, which offered investors wine at triple its value, was wound up in January. We've warned of such scams in the past, see 'How to dodge the dodgy', *Which?*, November 2001, p8.

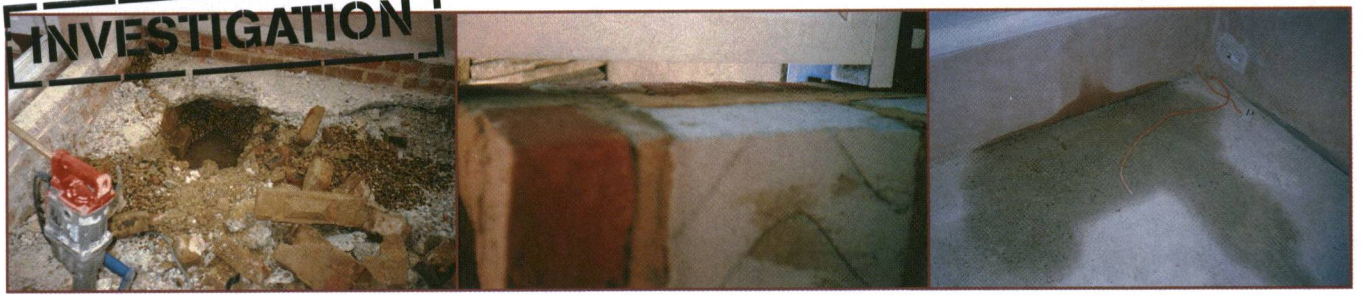
- Moves to end postcode prescribing could backfire, CA experts have warned MPs. Our sister magazine *Drug and Therapeutics Bulletin* told a select committee that health authorities may have to cut valuable treatments not yet reviewed by the government's National Institute for Clinical Excellence through being compelled to pay for all those it has already approved.

- The Food Standards Agency's £20 million campaign to clean up eateries and cut food poisoning is welcome. But we've told it that licensing of food premises – so all staff get proper training before serving food – is vital if it is to work.

- Calls to mobiles cost too much, we've told the Competition Commission's inquiry. We're pleased Vodafone and BT Cellnet are to bar stolen handsets from use.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.net/campaigns

INVESTIGATION



Business as usual for glass phoenix

Robert Stewart dreamed of relaxing in a conservatory when he spotted the Astra Windows Ltd stand at the Ideal Home Exhibition in London. But, far from making his home ideal, Robert says getting his conservatory has involved him in 'almost two years of hell'.

He's not the only customer to have had problems with Astra. But those seeking answers from the company ran into problems when Astra Windows Ltd folded last year. Another firm, Astra Windows (Manufacturing) Ltd, immediately started up at the same address in Finchley, London, with the same logo, and the same director, Ahmed Seoudy.

Robert, a baker who has ME and arthritis, signed up for his £7,000 conservatory in April 2000. He had to ask repeatedly before Astra sent its surveyor to his house, in Kent. Astra cancelled one appointment ten minutes beforehand. It was the start of a series of missed appointments, and letters and phone calls that went unanswered.

Eventually the work started. Robert told us that the workmen seemed to be inexperienced, with little English. Soon shoddy work became apparent. Robert paid a surveyor, Jason Paine, to check it. Mr Paine told us that it was one of the worst-built constructions he'd ever seen: 'Water was seeping through the walls and floor. It was also built over a drain.'

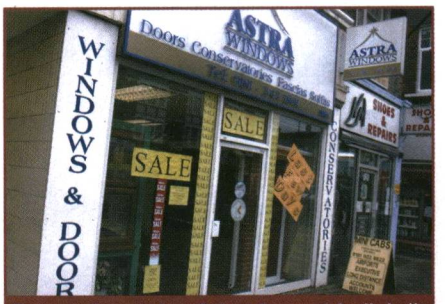
Astra had also indicated that planning permission wasn't necessary. When Robert discovered it was, the company refused to help. Robert eventually managed to get retrospective consent.

Robert spent more than £7,000 on the conservatory and fees for the surveyor and lawyer who tried to get Astra to fix the problems. Luckily, on advice from *Which?* and trading standards officers, Robert pursued his credit card company, since he'd paid a deposit with his card. Under the Consumer Credit Act, it was jointly liable with Astra for breach of contract.

Robert recently got £7,000 from MBNA. He still has repairs to pay for and estimates he will be several thousand pounds out-of-pocket.

When Astra Windows folded, its liquidator allowed the company's assets to be sold to Astra Windows (Manufacturing) for £14,000, since it was also taking on liability for customers who'd paid a deposit. However, Chipping Barnet MP Sir Sydney Chapman told us of pensioners Helen and Maurice Shaw. Sir Sydney said that the couple had lost a £450 cash deposit to Astra Windows, and Astra Windows (Manufacturing) had refused to refund it.

We want to see a crackdown on 'phoenix companies' – those which exploit liquidation to avoid obligations and then reopen, often with a similar name.



Top row pictures show Robert Stewart's badly built conservatory. Pictured immediately above is the 'Astra Windows' showroom in north London

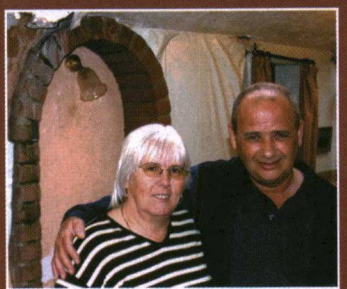
VICTORY IN BUNGALOW BATTLE

Bob Crabtree has won a David and Goliath battle over an 'Abbey National' survey he relied on for buying his retirement home, since valued at £32,000 less due to major defects.

Recently Bob got a £35,000 out-of-court settlement after five years of arguing with the solicitors who handled the sale, and the Abbey National-approved firm of surveyors that did a Homebuyer-type report on the Essex bungalow.

Bob also felt misled because he wasn't aware the Abbey National's surveyor was not an employee, but from its 'approved panel' of independent surveyors.

Bob and wife Beryl, both aged 52, paid £87,000 for 'Kosicot' in 1996. They soon discovered many faults including a leaky roof, peeling walls, and problems with heating and electrics.



Costly defects missed by a home survey blighted Bob and Beryl Crabtree's dreams

Another survey, by Boyle & Co in 1998, criticised the previous one and estimated the cost of defects likely to be evident at the time of that survey was £42,500. Further defects appeared later, and the property was valued at £55,000 in 1999.

Chartered surveyors Rogers and Grundy, of Essex, deny liability and disagree with their insurer's decision to pay out before a court could decide the case. Solicitors Enever, Freeman & Co, of Middlesex, accused of failing to carry out vital checks, refused to comment.

PHOTOGRAPHY ROBIN BECKHAM ILLUSTRATION KATE CHARLESWORTH

DIRECT DEBIT CREDIT STASH

Energy companies are sitting on millions of pounds of your cash, in direct debit overpayments, claims watchdog Energywatch.

Almost half of all fuel customers pay by direct debit. But if you build up credit, companies generally require that you ask for it, rather than refunding it automatically.

The regulator, Ofgem, couldn't tell us how much excess the companies have, but Energywatch suspects its millions of pounds. Energywatch wants to see companies refunding credit automatically, and so do we.

We've surveyed all the companies about their fixed direct debit schemes. Those who said they refund automatically, at an annual review, are: British Gas, Npower (for electricity only), London Electricity and Virgin Energy (if you're at least £150 in credit), Scottish and Southern Energy's companies (if you're £100 in credit) and Powergen and TXU (in certain circumstances). SWEB said customers could opt for this. Northern Electric and Gas did not respond.

We've had dozens of comments from readers on this issue – both good and bad.

Pensioner Irene Richards, from the West Midlands, had problems getting £350 credit from Eastern Energy (now TXU Energi). She eventually got a refund and compensation after complaining to Energywatch.

If direct debit levels were set accurately, credit wouldn't build up – and you could budget properly. Keith Lister overpaid for a year. Yorkshire Electricity (now Npower) automatically refunded his £44 credit – good service if it hadn't set the level too high initially.

Of 90,000 complaints a year to Energywatch, half concern billing, including direct debits.

Claim for the wrong train

Two readers' experiences have revealed bizarre rules about train compensation.

Under the rules they couldn't claim for cancelled trains, but could claim for the performance of a different train company – even if they'd never used its trains.

Luckily for John Evans, the company he could claim from – Silverlink – performed almost as poorly as the one that cancelled his trains, so he got £238 of his £250 season ticket refunded.

John commutes from Milton Keynes to Kensington, London. In January 2001, he bought a monthly ticket to travel on Connex – the only company with direct trains to Kensington. That month, it cancelled all these trains, in the wake of the Hatfield incident.

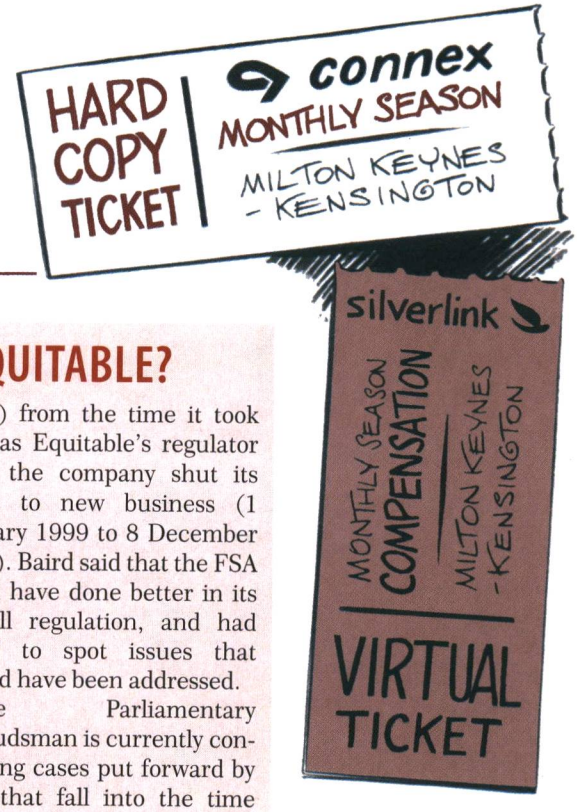
John travelled a roundabout route to work. When he tried to claim for the cancelled trains from Connex, he was refused.

We also heard from Robert Martin, a season-ticket holder who commutes on rush-hour trains along the same route. When South Central (which took over from Connex) switched to an emergency timetable last November, he was only entitled to compensation based on Silverlink's performance, for punctuality and reliability – not South Central's emergency timetable.

When you buy a ticket for a month or more, you're allocated a train company – usually the operator of the station where you bought your ticket – for compensation purposes. This train company's performance determines compensation you're due under the passenger charter. In John's and Robert's case, it was Silverlink.

In January 2001, Silverlink chalked up 20 'lost' days for which refunds were due. If its services had been perfect, John would have been due nothing (although South Central told us it would have considered his claim on a goodwill basis).

If Connex's services had been perfect and Silverlink's poor, John could still have claimed compensation from Silverlink for a service he didn't even want to use.



WHAT NOW FOR THE EQUITABLE?

The deal that has saved Equitable Life from bankruptcy means that policyholders lose their right to sue for mis-selling. However, ex-policyholders who got out before January's vote have no such restriction.

The Financial Ombudsman has been investigating complaints from ex-policyholders and expects to receive more. Ex-policyholders who believe they were mis-sold should first make their complaint to Equitable and, if they're unhappy with the result, to the ombudsman.

For existing policyholders, there may be grounds for a claim of regulatory failure or non-disclosure by Equitable's directors.

This follows last October's Baird Report, which looked at the role played by the Financial Services Authority (FSA) from the time it took over as Equitable's regulator until the company shut its doors to new business (1 January 1999 to 8 December 2000). Baird said that the FSA could have done better in its overall regulation, and had failed to spot issues that should have been addressed.

The Parliamentary Ombudsman is currently considering cases put forward by MPs that fall into the time frame covered by the Baird Report. If your case does, you could contact your MP and ask for it to be included.

Also, the government has set up the Penrose Review, to investigate previous regulation of Equitable by the Department of Trade and Industry.

If there has been regulatory failure or non-disclosure then the guilty parties must be held to account. We'll update you.

If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

We place a great deal of trust in funeral directors, but do they take advantage of bereaved and vulnerable customers? We went undercover to find out

FUNERAL DIRECTORS INVESTIGATED

Julie Hunter finds plenty of room for improvement in the funeral industry

UK consumers spend more than £800 million each year on funerals, but it's difficult to be sure whether they're getting a good service for a fair price. Worryingly, no training or qualifications are required to set up as a funeral director. What's more, once they're in business, there's no licensing or compulsory regulation to keep an eye on them.

The majority of people rely on recommendations from family or friends when choosing a funeral director, and a fifth simply pick one out of a directory such as *Yellow Pages*. Understandably, price and consumer rights aren't high on the list of priorities for the bereaved. Because people are unlikely to spend much time shopping around, funeral directors have a captive market. We were concerned that this, combined with the lack of regulation, could lead to unscrupulous funeral directors taking advantage of their customers.

In July last year, the Office of Fair Trading (OFT) completed a 12-month investigation into the 'at-need' funeral industry – that's funerals arranged at the time of need, as opposed to those chosen in advance through prepaid plans. Its final report criticised funeral directors for 'patchy compliance' with industry codes of practice. It also said that consumers needed better independent information about funerals.

The OFT left it to funeral directors to make these changes but said it would review the industry later this year. It will consider taking action if improvements haven't been made.

COMPLAINTS

Complaints to the Funeral Ombudsman Service (FOS) more than doubled between 1997 and 2000. Although actual numbers of complaints are low – 535 in the past four years – we're concerned that official figures don't accurately reflect levels of customer dissatisfaction.

First, people may not realise they even have cause for complaint. Minimum standards of service aren't widely advertised and, according to the OFT, many people arranging funerals don't know what to expect and are unaware of their rights. Second, genuine complaints may go unreported. It's important to relatives that the funeral goes well, so they may be reluctant to think about any negative aspects of the service. Because of this, and the complex emotions surrounding funerals, relatives are unlikely to complain if things do go wrong.

The OFT report discovered that two thirds of consumers who felt they had cause for complaint didn't complain to anyone at all. They felt it would be inappropriate or that nothing could be done to redress the wrong.

OUR INVESTIGATION

Almost two thirds of 'at-need' funerals are carried out by independent funeral directors. The rest are split between the Co-op (21 per cent) and Dignity Caring Funeral Services – formerly SCI – with 14 per cent. During October last

TRADE ASSOCIATIONS

Four out of five funeral directors belong to one of the three trade associations that cover the 'at-need' funeral industry:

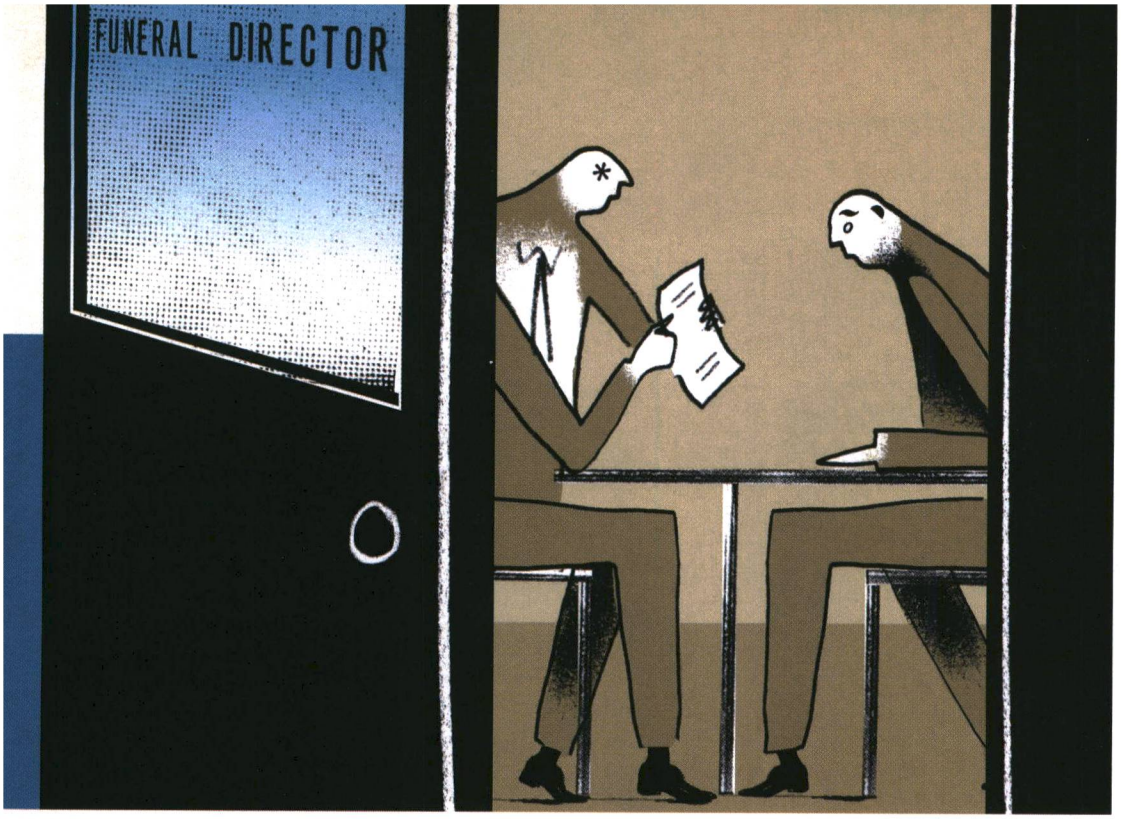
- National Association of Funeral Directors (NAFD)
- National Society of Allied and Independent Funeral Directors (SAIF)
- Funeral Standards Council (FSC)

Each has an arbitration scheme for complaints and a code of practice, which its members should follow (although we found this isn't always the case). If your funeral director doesn't belong to a trade association, you're not protected by a code of practice.

If things go wrong, complain first to your funeral director and then to the appropriate trade organisation. If neither of them can resolve your complaint, the Funeral Ombudsman Scheme (FOS) provides a free conciliation service to funeral directors who are members. However, only FSC funeral directors are currently signed up to the scheme as the SAIF recently voted to leave.

Last July the OFT announced a new approach to consumer codes of practice whereby trade associations can submit their codes for assessment. They will receive OFT approval only if they meet required standards. The OFT identified the funeral industry as a priority and invited the FSC, SAIF and NAFD to submit their codes for assessment. As we went to press none of them had done this.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION BRETT RYDER



year we sent undercover researchers to 25 funeral directors around the UK. We chose the funeral directors at random from *Yellow Pages*. We wanted to make sure we had a representative sample so we included branches of Dignity and Co-op as well as independents. Some belonged to trade associations and some didn't. All the meetings were recorded and the researcher filled out a questionnaire immediately after each visit.

Researchers were clearly briefed to give the same details to each funeral director in the same way. Each researcher told the funeral director that they wanted to make funeral arrangements for a terminally ill relative. They made it clear that they had never organised a funeral before, and that their relative wanted a cremation and nothing 'too fancy'.

All funeral directors were assessed in three main areas.

The fundamentals By talking to experts and looking at the various industry codes of practice, we compiled a list of essential procedures that all funeral directors should follow, whether they belong to a trade association or not. These include giving a written estimate of costs, explaining their charges, offering a chapel of rest, giving clear price information, and making it obvious who owns the company and which trade associations they belong to.

Information and advice In this area, we wanted to see whether the funeral director made the customer aware of all the main points such as registering the death, coffin, flowers and obituaries. Did they give clear explanations about what would be involved?

General conduct Did the funeral director behave in a professional, dignified and sensitive manner?

WE FOUND DRAMATIC VARIATIONS IN FUNERAL DIRECTORS' COSTS

THE FUNDAMENTALS

Under industry codes of practice, funeral directors must clearly display the logos and codes of each trade association to which they belong. But our researchers spotted fewer than half of the affiliated funeral directors displaying both logos and codes as required.

We think that it should be clear to customers before they go in to a funeral director's who owns the company. In our investigation, we found that businesses owned by Dignity were often the hardest to identify. Shop fronts and advertisements usually gave the impression that the company was a private family business.

Codes of practice require funeral directors to offer everyone the option of a 'basic', inexpensive funeral, but only seven of the 25 funeral directors we visited volunteered this information. Although all four Dignity advisers offered a basic funeral, three of them did so with disparaging comments.

One Dignity adviser said '...because you're having a car and you want to go to the address... you can't have a basic funeral... It's meant to be there for people that don't believe in spending any money on the funeral or haven't got the finances. It's literally basic...that's why it's called the basic funeral.'

All customers should receive a written estimate, before the funeral, that gives a clear breakdown of costs. The majority of funeral directors we visited did give a written estimate with a clear breakdown of costs, but ten of the 25 didn't mention prices until the researcher asked for them at the end of the meeting. In its report, the OFT criticised the lack of price information and found that a staggering 28 per cent of people arranging funerals had little or no idea of costs until after the event.

The industry codes say that estimates should be split clearly into disbursements and funeral director costs. Disbursements are external payments such as crematorium, doctor's and minister's fees that the funeral director makes on the family's behalf. In our investigation, we found the cost of disbursements ranged from £407 to £581.

However, we found more dramatic variations in funeral directors' own costs, which typically cover collecting and caring for the deceased, making the funeral arrangements, advising the family and providing coffin and transport.

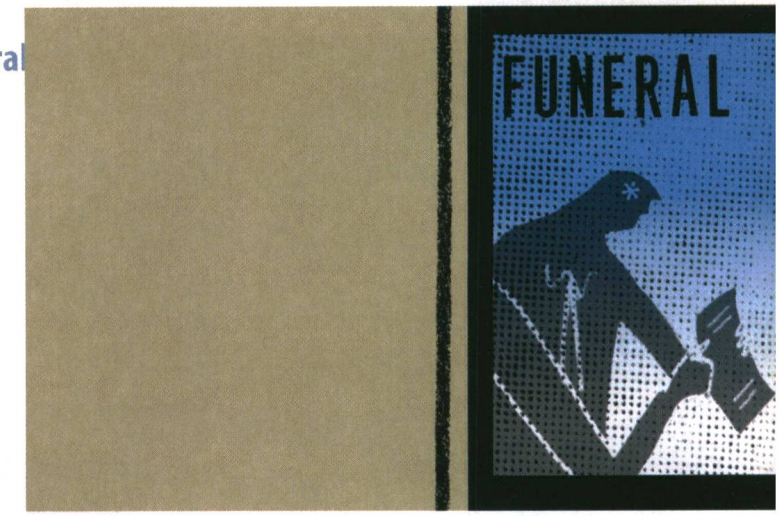
An independent in Sheffield estimated £660 for funeral director costs, whereas a branch of Dignity in Scotland estimated as much as £1,415 for a comparable service and coffin. We could find no justifiable reason for these huge discrepancies. The average price we were quoted for funeral directors' costs was £1,040.

INFORMATION AND ADVICE

A good funeral director should advise customers on what to do at the time of death – when and how to register the death, for example – and ask them to think about the type of service, flowers, music, clothing and location they would like.

However, 12 of the 25 funeral directors we visited gave little advice and information. Many glossed over the main points and failed to give clear explanations. A few didn't tell us some of the main points at all. For example, five failed to ask the religion of our relative, and four failed to tell us that it was the family's responsibility to register the death.

Most funeral directors gave the researcher some kind of written information to take ▷



home but the quality of this varied. The best information packs consisted of brochures with advice and useful contacts, information about local crematoria, a client charter, social benefits leaflet, price list and business card.

As well as receiving clear information about the funeral, customers should be given the opportunity to choose what kind of funeral they want. But 16 funeral directors didn't give the researcher enough choice.

In most of these cases the funeral director seemed to assume that the researcher wanted things done in a particular way – for instance, no viewing in the chapel of rest or a specific coffin – without asking the researcher's opinion. On the plus side, we found little evidence of funeral directors trying to oversell expensive services. One adviser even tried to persuade the researcher to spend less on the funeral, saying 'money can be better spent elsewhere'.

Coffin prices can range from £85 for a cardboard coffin to £2,500 or more for a top-of-the-range casket, so it's important that customers are offered a choice. Under codes of practice, funeral directors must offer a choice of coffins, including an inexpensive option. But 14 failed to do this. Seven funeral directors we visited didn't offer a choice of coffins at all and just assumed that the researcher would want the 'standard cremation coffin'. We were pleased to find, however, that the majority of funeral directors recommended a simple, inexpensive coffin (about £300) as the most suitable for cremation. None tried to pressure the researcher into buying an expensive and unsuitable casket.

However, some did make comments to put the researcher off the very cheapest options. The adviser at a Dignity in Scotland said, 'that's the very basic one, which is... I think, quite horrendous'.

We were concerned that two Dignity advisers recommended embalming, although our experts told us that it's not necessary in normal circumstances. Indeed, three out of four of the Dignity estimates contained a pre-printed embalming charge of £35. Most of the other funeral directors didn't mention embalming at all. The adviser at a firm in Suffolk tried to influence the researcher by saying 'we normally recommend it (embalming) because... things can go unpleasant very quickly'.

GENERAL CONDUCT

Our investigation revealed that behaviour varied as much as prices. Thankfully, most of the funeral directors we visited were professional, tactful and sensitive. However, our researchers described some as 'abrupt', 'cold and clinical', 'unhelpful' and 'rude and disinterested'.

Several funeral directors made what we considered to be tactless or insensitive remarks. For example, the adviser at an independent in Sheffield said to our researcher 'the gentleman hasn't died yet... I can't even say he's cold'.

One funeral director from Scotland gave unnecessary and unwanted details about the embalming process, and another in Wales inappropriately described in detail what would happen to our relative's body when it was cremated.

And we couldn't believe that two Co-op advisers, one from Wales and the other from the West Midlands, tried to sell our researchers a prepaid funeral plan for themselves.

We think it's important that meetings to discuss funeral arrangements are conducted in a private and quiet room. However, one researcher had to sit in a communal room with several families making funeral arrangements around her. In fact, it was so noisy that we couldn't hear all of the conversation on the tape we used and weren't able to use the visit in our investigation.

Another researcher's meeting was interrupted when the phone rang and a person burst into the room without knocking. To top it all off, the funeral director broke off several times to talk to a cat that had strayed into the office.

www.which.net/which

HELP ONLINE

Have you got a comment or question about funeral directors? If so, post your questions on our website at **www.which.net/which/askus/html**

Post your questions by 15 March. We'll reply on the site on 22 March.

SEVERAL FUNERAL DIRECTORS MADE INSENSITIVE REMARKS

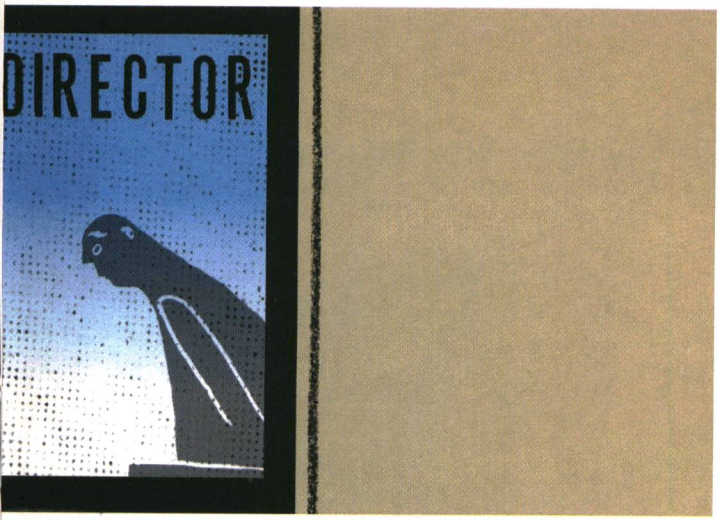
OUR VERDICT

Most funeral directors we visited seemed helpful and considerate. However, we discovered huge variations in price and quality of service across the UK. Compliance with codes of practice was inconsistent and, in some cases, the information and advice given by the funeral director was disappointingly poor.

Overall we found the quality of service bore no relation to whether the funeral director was part of a chain or was an independent. There were good and bad advisers everywhere. However, funeral directors owned by Dignity were clearly the most expensive and independents the cheapest.

We'd like to see all funeral directors in the UK signed up to a code of practice. Codes should be standardised throughout the industry and should set out the minimum levels of service that consumers should expect when arranging a funeral. Codes should also make it compulsory for all funeral directors to receive training in dealing with the bereaved.

Trade organisations are currently responsible for monitoring their own members' compliance with codes of practice. We would like to see random and objective monitoring of all funeral directors by one independent body which strictly enforces compliance with the code.

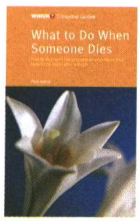


ARRANGING A FUNERAL

- If someone dies at home, you must call a doctor to certify death.
- Funeral directors can collect the deceased only once death has been certified.
- If death was unexpected, the coroner will be called.
- Ring several funeral directors in the area for prices if you're not sure of which one to use – remember you don't have to stay with the first funeral director you visit.
- Relatives are responsible for registering the death at the local registry office within five days. Most ask for you to ring for an appointment beforehand.
- Think about whether you want a burial or cremation. If you have a ceremony will it be religious or non-religious?
- Most funeral directors are able to organise humanist funerals. You can also conduct the ceremony yourself.
- If you have a ceremony, will it be in a church, crematorium or elsewhere?
- Would you like death announcements to be posted in the local or national press?
- Would you like mourners to give flowers or donations to charity, or both?
- If you choose cremation, would you like the ashes scattered at the crematorium, would you like to keep them or pay for a memorial at the cemetery?
- Social security may be able to help you with funeral payments.
- You have a right to expect a funeral to be carried out with care and skill.

WHICH? BOOKS

For more more information and advice on arranging a funeral, see *What to Do When Someone Dies* (£9.99). To order, call **0800 252 100** quoting WTD



FURTHER INFORMATION

www.oft.gov.uk A consumer's guide to funerals

www.adviceguide.org.uk Advice about death and bereavement.

What to do after a death in England and Wales Pamphlet D49, free from the Benefits Agency (DSS)

CRUSE Bereavement helpline 020 8332 7227

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than you think...

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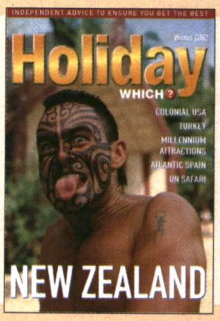
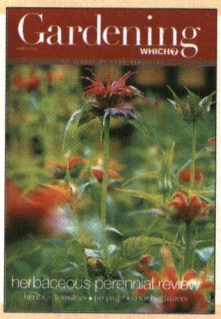
Look after you and your family's health. This bi-monthly magazine offers thoroughly researched information on health and on health services. With free factsheets and 24-hour advice lines.

2 FREE ISSUES

Holiday Which?

This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.





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allchange

What's new on the high street

POISED FOR GREATNESS

A lot of what's said about the battle between Apple computers and PCs is rubbish. One isn't fundamentally better than the other, though the differences are becoming more distinct. While PC makers are locked in a race for faster processors and lower prices, Apple has a more intriguing plan.

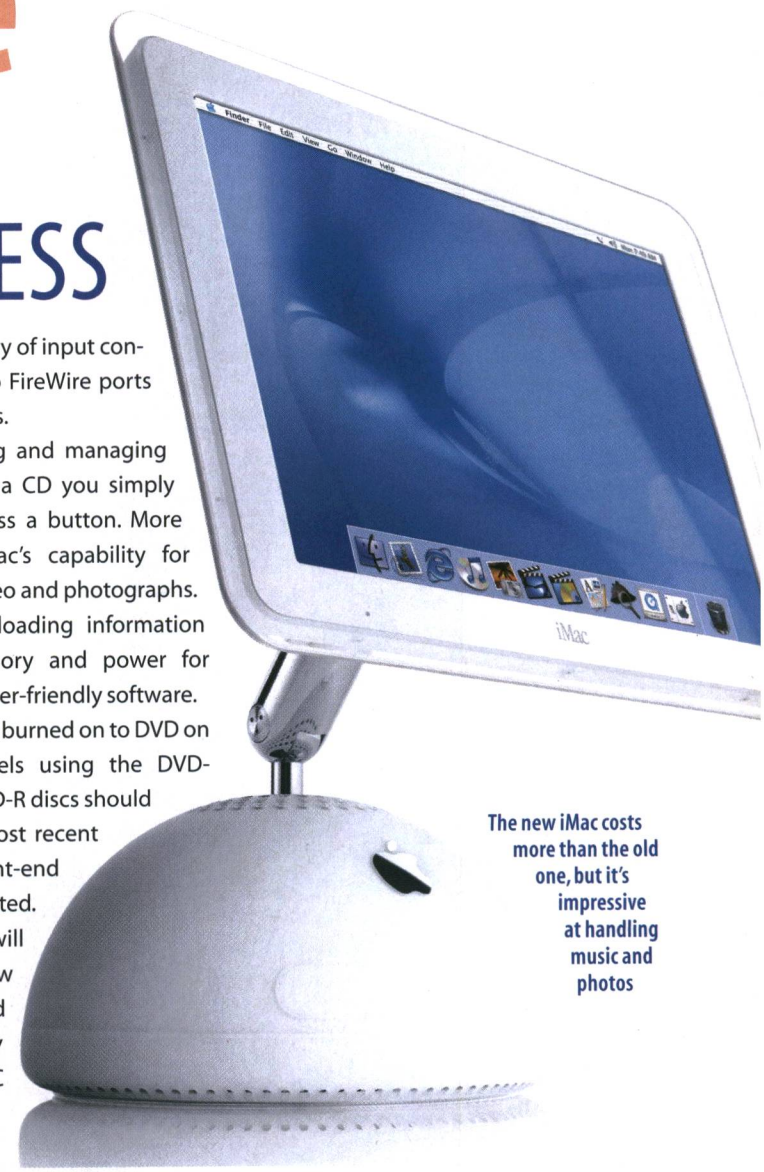
Apple's excellent personal stereo, iPod (see 'All change', *Which?*, January 2002, p14), was its first product to fit its vision of 'digital lifestyle hubs'. Basically, this means designing the computer as a centre for working and managing music, video and photos. This is where the new iMac (from £1,149) is coming from – it's a machine designed to create.

Like the original iMac, the new one is striking, with a flat-screen monitor that can be tilted in any number of positions. It can't be upgraded except with more Ram or a wireless networking card. This isn't a problem, though, thanks to a respectable specification (800MHz PowerPC processor, 256Mb of Ram and a 60Gb hard drive on the £1,599 top-of-the-range model), and plenty of input connections, including two FireWire ports and two spare USB ports.

It's great for copying and managing digital music – to 'rip' a CD you simply insert the CD and press a button. More impressive still is iMac's capability for dealing with digital video and photographs. There are inputs for loading information quickly, enough memory and power for editing it, and simple, user-friendly software.

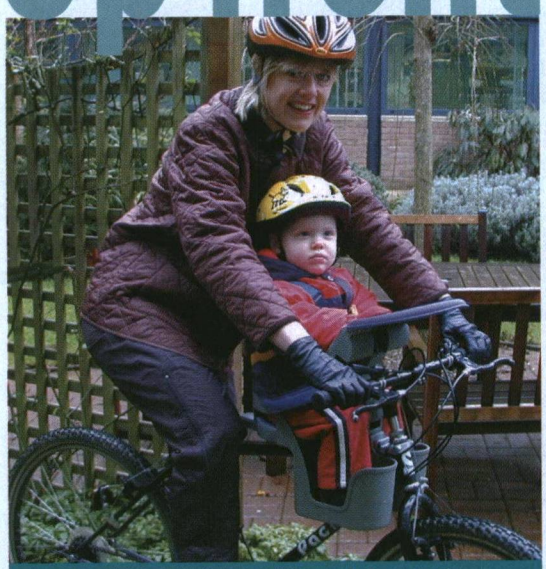
Video footage can be burned on to DVD on top-of-the-range models using the DVD-R/CD-RW drive. The DVD-R discs should be compatible with most recent DVD players, and front-end DVD menus can be created.

Current iMac fans will appreciate the new model's increased speed and memory. And it may persuade some PC owners to swap sides.



The new iMac costs more than the old one, but it's impressive at handling music and photos

Up front



Let your child see the view ahead, instead of your back

Bike rides could be much more fun for your young child if you invest in this innovative child seat. The Centric Safe Haven seat fits securely to the front of a bike, so your child can see the view ahead instead of staring at your back. We took it for a ride through safety tests, asked an experienced bicycle repairer for his views, and let five families try it out.

The families enjoyed having the child in front of them. They said it felt safe and they could talk to, as well as see, each other. The child has something to hold on to, and a nice touch is the headrest for a toddler to fall asleep on. The seat did affect some riders' positions – having to peddle with slightly splayed knees, for example – but this didn't outweigh the advantage of being able to interact with the child.

On the downside, the seat has a fair number of components and instructions that put off some of our users. If you can cope with that, you should be able to fit the seat. Otherwise, you'll need it fitted in a bike shop. At £75 (phone 01462 485717 for your local stockist), it's not as cheap as a rear-mounted seat, but it's sturdy and well made.

The makers claim that children from around one year to 18kg (five years old) can use the seat. But any child larger than a typical three-year-old may bash his knees on the handle bars, and his head could hit your chin.

Overall, though, it's a great alternative to a rear-mounted seat.

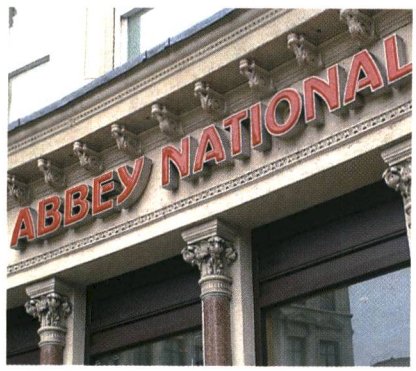
PHOTOGRAPHY CLIVE ROWAT, IMAGE BANK, GETTYIMAGES

Abbey's Best Buy

Abbey National now has one of the most competitive current accounts around. It offers you a choice of how to run your account. You can opt for either 3 per cent interest on credit balances, or 8.7 per cent on authorised overdrafts.

To be eligible for the in-credit interest rate, you need to pay in at least £1,000 a month. If you credit less than £1,000, you'll get the preferential authorised overdraft rate, but just 0.1 per cent on credit balances.

We compared it with two of the most competitive Best Buys – Alliance & Leicester's



Premier account and Smile's current account. With Abbey's preferential in-credit interest rate, you'll receive more interest than Smile customers, and only slightly less than Alliance & Leicester account holders. However, if you go overdrawn with this option, Abbey's overdraft rate of 14.9 per cent is a bit higher than both our Best Buys'.

If you overdraw fairly often, you'd be better off choosing Abbey's other option, which gives you a lower authorised overdraft rate (8.7 per cent) than most other banks.

In our last survey, Abbey National was rated as average for customer satisfaction, while both Smile and Alliance & Leicester got top marks.

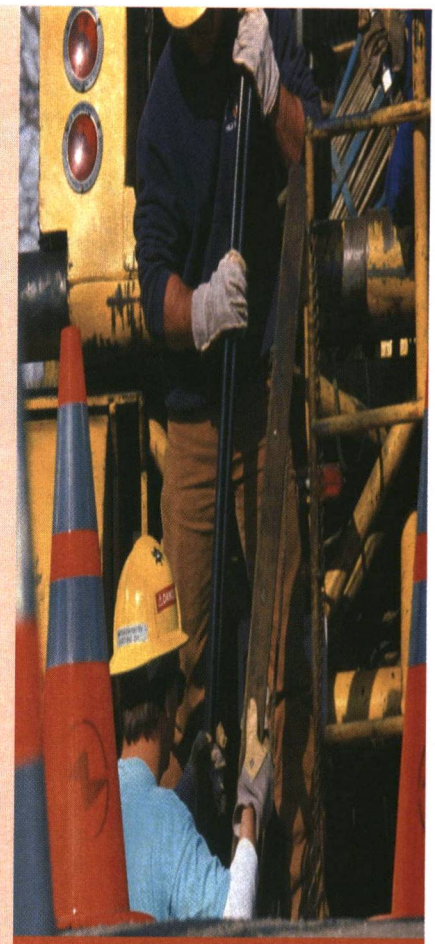
CASH FOR CUTS

From next month you'll be able to claim £50 from your electricity supplier if you suffer four or more power cuts in a year, with each lasting more than three hours. This is in addition to the compensation that's already available if your power's off for 18 hours non-stop.

We're delighted that companies will be penalised for letting customers down, and we hope that it drives up standards. But there's one major stumbling block – you have to know when you're eligible for a payout and remember to claim it.

Electricity suppliers don't yet have the technology to track which customers are affected by cuts, so they can't make payments automatically. This needs to be addressed by Ofgem, the industry regulator. Until then, keep a note of when you experience power cuts. You must be given the benefit of the doubt if your supplier can't disprove your claim.

Some supply interruptions are excluded – if you've been notified beforehand, or if the cut was caused by reasons beyond the company's control, for example.

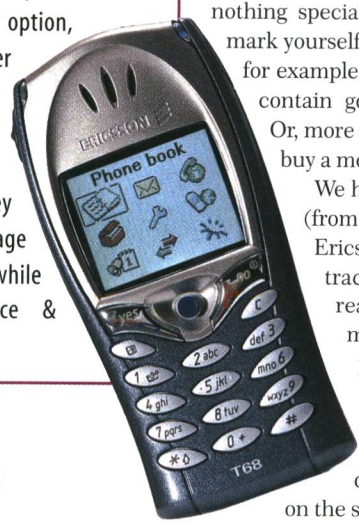


If your electricity supplier lets you down continually, you can now claim additional compensation

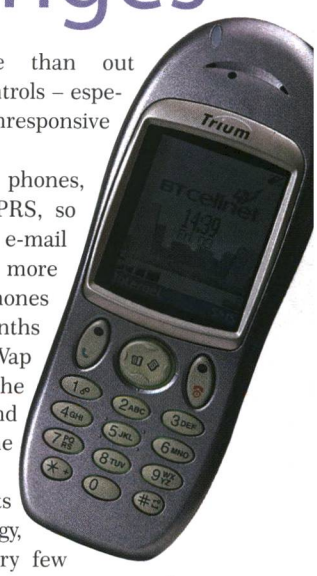
Ringing the changes

There are nigh on 46 million mobile phone subscribers in the UK, so owning one is nothing special. But there are still ways to mark yourself out. Nokia's subsidiary, Vertu, for example, will soon launch mobiles that contain gold, platinum and sapphires. Or, more affordably, there's the option to buy a mobile with a colour screen.

We had a look at the Trium Eclipse (from £50 on a contract) and the Ericsson T68 (from £150 on a contract). Both colour screens are reasonably large, so you can see more of a text message or Wap page at once. However, this pushes the dialling buttons into a cramped space, which makes one-handed dialling awkward, especially on the slippery T68.



Both phones come with colourful games (though none is spectacular) and a range of backdrops. They also use coloured icons to help you navigate through menus. But these features are more than out weighed by fiddly controls – especially the Eclipse's unresponsive toggle switch.



Like most new phones, these models are GPRS, so they can download e-mail and Wap pages more quickly than phones launched several months ago. This makes Wap more tolerable, but the only colour you'll find on them will be the hyperlinks.

The T68 also boasts Bluetooth technology, though there are very few Bluetooth devices to go with it (see 'All Change', *Which*?, May 2001, p14, for more about Bluetooth).

While they are perfectly good phones, we think the colour screens are little more than portable conversation pieces. ▷

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:
allchange@which.net

GAMES CONSOLE WAR HEATS UP

This month sees the launch of Xbox, Microsoft's much-hyped first games console. We had a sneak preview of this and the Nintendo GameCube (by importing them from the US) and reckon Sony's Playstation 2 (PS2) is in for some stiff competition.

On paper, Xbox is the most powerful. As with PS2, Xbox's games use DVD Rom discs, but inside it has a Pentium III and hard drive, which make for fluid game-play and graphics. The hard drive also means you don't need memory cards unless you want to move a saved game to another Xbox.

Our testers found the controllers intuitive, but thought they may not suit small hands. You can buy other controllers, though, that may be more comfortable.

Microsoft's flagship launch game, Halo, was an instant hit with our gamers. It's a strategic, but violent, 'shoot 'em up' aimed at adults, which indicates the lucrative market Microsoft is trying to tap.

GameCube, on the other hand, caters more for all ages with its fun, slightly surreal games. None of those we tried really

caught our testers' imagination, but graphics were just as good as on the Xbox. GameCube takes 8cm discs, so the main unit is smaller and more portable than both Xbox and PS2. But it can't play DVDs.

The controller's odd button layout might take a bit of getting used to, but some players found it more comfortable than the Xbox's. You need to buy memory cards to save games, which should cost around £15.

So is it game over for PS2? Far from it. When we reviewed the hugely popular PS2 in 'All Change' (see October 2000, p10), we were impressed by the improvement over the original Playstation. It can certainly rival any games we tested on Xbox and GameCube. It also allows you to play most old Playstation software, which is good news if you owned the first one.

Sony already has a large choice of games, the quality of which has improved greatly since early releases, so the other two will have to play catch up to win over buyers. Games for all three cost £35 to £45.

Xbox and PS2 seem more solidly built than the GameCube and have several extra features – and their DVD playback is a plus. But to watch DVDs on Xbox, you have to buy the £30 playback kit, which includes a remote. This is a bit steep, as PS2 will let you watch DVDs via the normal controller, with the option to add a £15 remote later.

It's on price where Nintendo really steals a march. GameCube will cost just £150 when it appears in May – that's £50 less than PS2, and half the price of Xbox.

First robotic vac set loose

It might be cute, but Trilobite misses a lot of dust around the edge of a room

Several companies have been working on robotic vacuum cleaners, and Electrolux looks set to launch the first model.

Its Trilobite is named after an extinct invertebrate that vacuumed ocean floors for particles 250 to 560 million years ago. At £1,000, Electrolux's little red robot prefers dusty floors.

Trilobite has three cleaning programs: normal, quick and spot (which cleans a small area twice). To finish a big job, it docks with its charging station for more power whenever necessary, then continues to clean.

In our tests, it navigated objects reasonably well using ultrasound. However, it can't do stairs. You have to put down magnetic strips at the top of stairs and between rooms to keep Trilobite in a particular area.

It's fascinating to watch, but, as a cleaner, it's disappointing. It was below average at cleaning carpets, even in spot mode. A strip of carpet around 5cm wide was left uncleaned along walls and in corners. It's good on hard floors, and average at picking up pet hairs.

As well as lab tests, we gave Trilobite to four people to try at home. All thought it cleaned well, but two noticed it missed areas. They also said Trilobite sometimes got stuck or confused, and was poor at cleaning corners.

Electrolux told us that Trilobite is a 'complementary appliance', not a replacement vacuum, and is meant for daily use to keep dust levels down. We've asked the company to put this on the box.

Trilobite is a great idea, but how many people would spend £1,000 on a second vacuum cleaner? We'll find out when it's launched in a few months.

A Fordable car servicing?

Ford is the first car maker to offer its customers an online booking system. You can organise a service at dealerships around the UK, and get an exact quote and appointment time at the touch of a button. We went to www.ford.co.uk to see how easy it is to use and how competitive its quotes were compared with local independent garages.

We organised two services and found the online booking service simple to use. To get a quote, you simply choose your local dealer and select the type of service you require (shown as years/mileage). The quote given is the price you'll be charged, unless extra work or parts are needed. You can then book an appointment and you'll be told when the car will be ready.

Although you can access different dealerships from a single site, this doesn't mean they charge the same. The Alperton dealership in west London, for example, quoted £164.30 for a full service on a three-year-old car, while eight miles away in Hayes, the Ford dealer was charging £128.95 for the same service. So it's worth shopping around.

We also compared the two online quotes with those from local independents. The Ford dealership in Hayes quoted £115.95 for a standard service on a four-year-old Fiesta Zetec. Four of the five quotes from local garages were cheaper, ranging from £90 to £110. For a 1995 Fiesta, a service from the Ford dealer in Tavistock was £95, whereas four of the local garages were between £10 and £30 cheaper, while, again, only one was more expensive.

So if you're a Ford owner who wants to organise a service with the minimum of fuss, Ford's online booking system is ideal. However, if you have the time to ring round a few independent garages, you should be able to beat Ford's dealers' prices.

Ford's internet booking system gives a fixed price, but independents can be cheaper

LATEST ADDITIONS TO FSA TABLES

Last Year, we told you about the Financial Services Authority's (FSA) new comparative tables – see 'All change', *Which?*, December 2001, p13. At that time, the tables covered only UK unit trust Isas and pensions, but more tables were promised.

The unit trust Isa table has been extended to include more fund sectors, and a new table for investment bonds has appeared. But, disappointingly, there's still nothing under the banking, borrowing, life insurance, or mortgage sections.

The FSA has also been busying itself by adding two variations of the most inflexible and expensive financial products around – savings endowments and mortgage endowments. That anyone is still selling these products is a surprise, but to see them in the FSA comparative tables – before other, more worthy products, such as cash Isas or even unit trusts – is frankly disturbing. However, there may be method in the FSA's madness. One look at the staggering charges you'll pay on some 25-year mortgage endowments (£76,000 on a £300 a month policy, for example) will make any sane person run screaming for a repayment mortgage.

When asked about its choice of product tables, the FSA told us that the initial list of products was drawn up after consulting various bodies.

Business boost from banks

A new banking code has just been launched especially for smaller businesses. The aim of the code is to bring business banking in line with personal banking, which is already covered by the Banking Code.

The idea was put forward by the British Banking Association last year, to improve the transparency of bank charges, and to increase competition in the business banking sector.

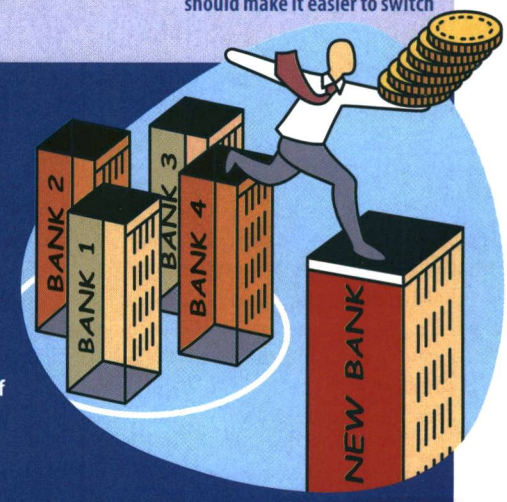
The new code will help small businesses understand areas such as interest and charges, managing accounts, confidentiality, and handling difficulties and complaints.

It also aims to make it easier for business customers to switch accounts. At the moment charges are so complicated that it's hard to compare one account with another to find a better deal. Independent research shows that, while almost a third of small firms think about changing their bank, only 4 per cent actually do. Currently, Barclays, HSBC, Lloyds TSB, NatWest, and the Royal Bank of Scotland, take 89 per cent of the small business market.

The Bank of Scotland (BoS) has pre-empted this code by launching a business account switching service called 'Easy to join'. This is aimed at those wanting to move to BoS. Customers sign an authorisation form and BoS oversees the transfer of direct debits, standing orders, Chaps and Bacs systems, as well as credit card facilities, merchant services and international transfers.

Also rolled out last month by BoS was the first account to pay interest on balances to business customers. The merger of BoS and Halifax (HBOS) means that both of these services will be available in 100 Halifax branches in the next few months.

The new banking code for businesses should make it easier to switch



ABA, the banking service from *Which?*, saves small businesses money by identifying bank overcharging and negotiating refunds. If you could benefit from ABA's service, call 01953 600811 (quoting All change) for a consultation.

RECORDING from TV

There are more than just video recorders to do the job these days

Until recently, it used to be so simple. If you wanted to record a TV programme you just put a tape in your video recorder, set the timer, and you'd get the programme you wanted.

But technology marches on and the video cassette recorder (VCR) now has two rivals which ultimately will probably replace it – Digital Versatile Disc (DVD) recorders and Personal Video Recorders (PVRs) that record on to a hard disk.

If your old VCR is nearing the end of its life you're probably wondering whether you should buy another one or invest in the new recording technologies. To help you decide we've tested ten inexpensive VCRs, see the table on p19. We've also tested the only two recordable DVD players currently on the market, two hard-disk PVRs and one hybrid – an S-VHS high-quality video recorder that also has a built-in hard drive.

VIDEO CASSETTE RECORDERS (VCRS)

The domestic video cassette recorder was introduced in 1975. It's still the recording method of choice for most people and is likely to remain so for a few years yet. The models on test all have the standard features you'd expect, including VideoPlus and Programme Delivery Control (PDC) to help you record the right programme. We found variations in picture quality between them, but there are other factors and features which may interest you, particularly if you have digital TV.

VideoPlus deluxe is specifically for those with digital set-top boxes (or old analogue cable boxes) and lets the VCR control the set-top box when making timer recordings. Until recently this was the only system that enabled you to make recordings from different digital channels while you were out. This is because the set-top box needs to be switched to the appropriate channel for each programme, which you can't do if you're not around. However, VideoPlus deluxe can do this. You program the VCR as normal using the numbers from the TV listing. A small infrared transmitter on the front of the VCR transmits the appropriate code to the set-top box at the correct time telling it which channel to switch to.

The arrival of the Scart link system will probably replace VideoPlus deluxe in the future. Scart lead link recording is new, specifically for digital TV, and may appeal to those who have trouble programming a VCR. Six VCRs on test can make timer recordings as the set-top box takes control over the timer function making it unnecessary to program the VCR altogether.

Both SkyDigital and digital cable boxes can display several days-worth of TV listings on screen using their Electronic Programme Guides (EPG). To record programmes you scroll through the EPG, highlighting the ones you want, then leave the set-top box on standby. At the appropriate time the set-top box turns itself on and switches to the correct channel. The VCR detects this via the Scart lead and begins recording, stopping when the programme finishes. The Panasonic VCR (and both

PHOTOGRAPHY: CLIVE ROWAT, STUDIO XXI, JOHN TRENHOLM

recordable DVD players) implement this feature slightly differently – you don't have to leave the set-top box on standby.

This feature makes programming and recording digital programmes simpler and, if the TV schedule changes or a programme overruns (and the EPG is updated accordingly) then you won't miss it.

ITVDigital set-top boxes for receiving digital TV via your aerial don't have an EPG. It's still possible to control your VCR using this system by setting a timer on your set-top box or digital TV. This isn't as good as programming via an EPG but it's more convenient than programming the VCR directly, although you'll still miss programmes if the schedule changes or they run late.

Tape library systems are useful for those of us who never know what programme we've recorded on which tape. Three models have some form of this. The JVC puts an ID number on each tape you use and then remembers what you record and when and where you put it on the tape, downloading the programme name from teletext or the EPG. When you put a tape into the machine it identifies which one it is and displays what's recorded on it on screen – select the programme you want, it fast forwards to the appropriate place and away you go. The Philips and Sony use a different, less sophisticated system. They also store a list of recordings but you have to tell the VCR what tape you've inserted (it's not automatic) and they can only cope with a limited number of tapes.

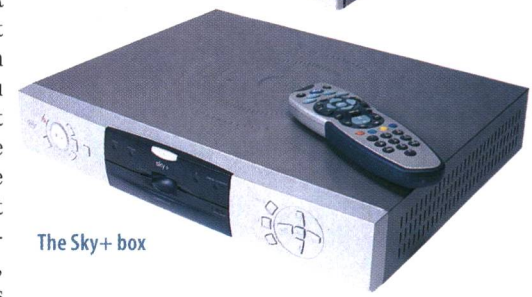
PERSONAL VIDEO RECORDERS (PVRs)

There are two PVRs currently on sale and they offer an alternative for time-shift recording of TV programmes. However, they're not suitable, on their own, for permanently archiving recordings – you'll still need a VCR or recordable DVD for that.

The first to be launched was TiVo. It's a box that attaches to whatever TV system you've got – satellite, cable, digital terrestrial or analogue. It also attaches to your phone line and every day it downloads the current TV schedule for the next ten to 17 days (depending on the channel), which it'll display on screen in menu form. You simply scroll through the listings highlighting those you want and TiVo records them on to its hard disk – you can even tell it to record a whole series of programmes, say, every episode of *Eastenders*. It can store about 12 hours of recordings in best quality mode. In second best mode it still has good picture quality and its recording capacity increases to 19 hours. You can transfer recordings to VCR or (recordable DVD) for permanent archiving if you wish. TiVo can also learn the type of programme you like and, if you let it, it'll independently record what it thinks you'll want to watch. It also has the ability to 'freeze' live TV. If, say, the phone rings while you're watching TV you can hit pause and it continues to record the programme. When you've finished the call, you hit play and the programme continues from where you left off and, at the same time, it carries on recording that channel so you don't miss anything.

The drawbacks to TiVo are that it'll miss the ends of programmes if they run late or miss them completely if they are rescheduled. In theory it should be able to track schedule changes by its daily downloads but in practice most schedule changes happen close to the broadcasting time and it's not updated often enough to know this. TiVo costs £300, but you still have to pay a monthly subscription of £10 (or a one-off lifetime fee of £200). It's complex to set up and takes some getting used to, but if you've got cable or terrestrial TV and want this system then we can recommend it. If you have or want satellite TV then we recommend the Sky+ box.

The TiVo box


The Sky+ box

We first looked at Sky+ in 'All change', *Which?*, November 2001, p10. It's a SkyDigital satellite receiver box and, like TiVo, it stores programmes on an internal hard disk and can 'pause' live TV. But, unlike TiVo, it can only be used to record SkyDigital satellite TV programmes and it cannot learn the type of programme you like. It has two built-in tuners so it can

BEST BUY

The **Sony SLV- SE710G**, **£145** Miller Brothers, **£150** Dixons, Comet, John Lewis, Co-op, or **£126** www.unbeatable.co.uk, was the best overall and, we think, good value for money. It's got good picture and sound quality in standard play, Scart lead link recording and a tape library system (though not the best way of implementing it). Making and playing back recordings is easy.

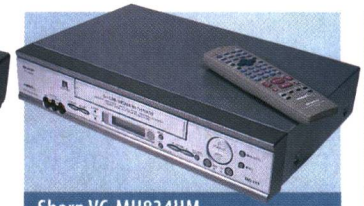
The **Sharp VC-MH834HM**, had the best picture quality on test. It's around **£150** in the high street but not widely available – for stockists see 'Contacts', p57 – or **£130** from wol.value-direct.co.uk. It has good sound quality, Scart lead link recording and VideoPlus deluxe.

The **Panasonic NV-FJ620B-S**, **£140** Miller Bothers, **£150** Dixons, Comet, John Lewis, **£125** at wol.value-direct.co.uk has good picture and sound quality, and Scart lead link.

On these two models poor remote control layout meant that using playback functions wasn't easy. The Sharp was also tricky to program and make recordings on.

If you're looking for a new VCR it's worth considering reliability. Our last reliability survey, in May 2001, showed that Bush/Murphy, Goodmans and Toshiba had above average reliability. Aiwa, Daewoo, Ferguson, Grundig, Hitachi, JVC, LG Goldstar, Matsui, Mitsubishi, Panasonic, Philips, Samsung, Sanyo, Sharp and Sony were average. Akai was below average. Our next survey is published in May.

Sony SLV-SE710G


Sharp VC-MH834HM

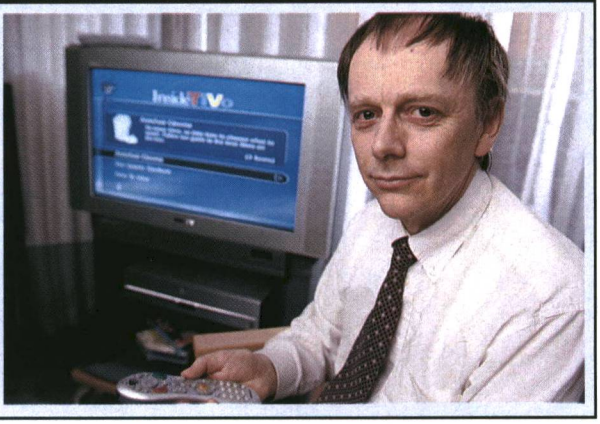
Panasonic NV-FJ620B-S

▷

THE RECORDER THAT THINKS FOR YOU

Roy Brooker has lived with TiVo for several months and found it's revolutionised his TV viewing habits. He says the main advantage is being able to set a 'season pass' which automatically records all episodes of a series. He also lets TiVo record the type of programme it thinks he'll like – mainly documentaries – so now when Roy gets home, TiVo offers him his own 'channel' of recordings.

For more about TiVo see 'Personal video recorders' on p17.



record one digital programme while you watch another – the only digital box capable of doing this. It's inextricably linked to the SkyDigital EPG – scroll through the on-screen listings, marking those you want and it does the rest – with a recording time of around 20 hours. You can transfer recordings to a VCR (or recordable DVD) for permanent archiving. Picture quality is as good as the original broadcast, and being linked to the Sky EPG – which is constantly updated by satellite – means that it should never miss a programme or part of one if schedules change. It's easy to use and if you want digital satellite TV with a built-in recording system we can recommend this option. It costs £300 and there is a £10 monthly subscription.

RECORDABLE DVD

We've also tested both of the recordable DVD players available in the UK: the Philips DVDR 1000/051, £1,300 (we first looked at this in 'All change', *Which?*, December 2001, p12) and the newer Panasonic DMR-E20EK, £1,000. Both record on to expensive blank discs and both have an analogue TV tuner inside them so, as with a VCR, you can record one analogue TV station while watching another. But they don't have digital tuners in them so you can't watch one digital programme and record another, which we think is a major omission.

However, there are differences between them. The Philips model can record only on to re-writeable (record many times) discs (about £30 each) – DVD+RW. The Panasonic can record on to once-only video discs – DVD-R (a bit cheaper at £20) – and also on to computer-type DVD-Ram discs many times (about £30). However, the DVD-Ram discs will only play back on this machine – so, no good if you're recording for a friend.

The DVD+RW and DVD-R formats work very much like a video tape. You have to skip to a blank bit of disc to make a recording or, with DVD+RW, you'll overwrite what's already there and if you delete a recording you'll have a blank gap on the disc. Recording in DVD-Ram mode on the Panasonic overcomes this – whenever you make a recording it'll automatically use the next available bit of disc and reshuffle things so that when played back there are no gaps if you've deleted recordings.

With recordable DVD there's no waiting while a tape fast-forwards or rewinds. An index of the recordings is displayed on screen so that you can simply select the one you want and hit play. Picture quality is superb, much better than VCRs. In top-quality picture mode you get only one hour of recording time but this increases to two hours in the next best mode, which is good enough for recording TV.

Disadvantages are that both recorders and blank discs are expensive and that there is very likely to be a format war, with one type eventually winning out over the other. We wouldn't recommend that you buy either of these machines until prices fall and the dust from the format war settles. This month's *Computing Which?* tests computer DVD recorders – see 'Drive time' on p8.

Panasonic recordable DVD

Philips recordable DVD

S-VHS WITH HARD DISK RECORDING

S-VHS VCRs have better picture quality than standard VHS ones. The JVC HM-HDS1 beat all the other VCRs on test in this area. Unusually it has a built-in hard disk which you can record on to, as well as the cassette. It doesn't have its own EPG but it can be programmed to record using its own timer and it has VideoPlus deluxe so can control a set-top box. The idea is that you record on to the hard disk and then if you want to keep recordings you copy them on to the S-VHS tape recorder. Like the two PVRs it also has the ability to 'pause' live TV.

This model may appeal to those who'd like the ability to pause live TV and who like to archive recordings but don't want to pay the monthly subscription charges of the Sky+ or TiVo service.

JVC S-VHS

PRICES IN *WHICH?*

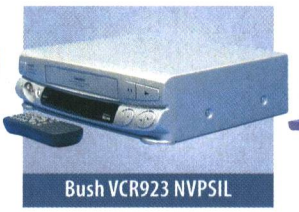
The price we give for Best Buys and in tables is the cheapest price we found in a survey of major high-street retailers. We also give the cheapest internet price we found for our Best Buys. For more details of prices we found, see our website **www.which.net/which**.

Internet prices, drawn from firms belonging to the Which? WebTrader scheme, include delivery charges. *Which?* and Which? Online subscribers get a further discount if they buy from our shopping partners, Value Direct and Unbeatable. These special prices will be shown by the website addresses **wol.value-direct.co.uk** and **www.unbeatable.co.uk/which**.

VCRs

	Model									
	Aiwa HV-FX7800K	**Bush** VCR923 NVPSIL	**Hitachi** VT-FX140 EUKN	**JVC** HR-J880EK	**Panasonic** NV-FJ620B-S	**Philips** VR720/07	**Sanyo** VHR-H791E	**Sharp** VC-MH834HM	**Sony** SLV-SE710G	**Thomson** VTH6210U
Specification										
Price (£)	140	100	130	230	140	170	120	150	145	120
Dimensions (width x depth x height) cm	361x285x95	380x271x96	379x262x100	434x362x106	428x281x89	434x264x105	359x276x95	430x280x92	430x300x96	361x282x96
Features										
High speed rewind 1▷				✓	✓		✓	✓	✓	
Skip search 2▷	✓	✓	✓	✓				✓		
Tape library system 3▷				✓		✓			✓	
Indication of time left on tape 4▷		✓	✓	✓	✓	✓	✓	✓	✓	✓
Electronic lock 5▷	✓	✓	✓		✓	✓	✓	✓		✓
Remote also controls TV 6▷				✓	✓[1]	✓		✓	✓	✓[1]
Audio dubbing 7▷	✓			✓						
Insert editing 8▷				✓						
Intelligent long play 9▷				✓	✓	✓	✓		✓	
VideoPlus deluxe 10▷				✓		✓		✓		
Scart link recording 11▷			✓	✓	✓	✓		✓	✓	
Extended play 12▷				✓	✓			✓		
Number of AV/Scart sockets	3	3	2	3	2	3	2	3	2	2
Timer details 13▷	7/1 month	6/1 month	6/1 month	8/1 year	16/1 month	6/1 month	6/1 year	8/1 year	8/1 month	4/1 year
Performance										
Picture quality – standard play	◒	○	◒	○	☆	○	○	★	☆	○
Picture quality – long play 12▷	●	●	●	◒	○	●	◒	○	◒	●
Sound quality – standard/long play	☆	☆	☆	☆	☆	☆	○	☆	☆	☆
Setting up and instructions	☆	☆	☆	◒	○	☆	☆	○	○	◒
Ease of programming and making recordings	◒	◒	◒	☆	☆	◒	◒	◒	☆	◒
Ease of playback and using remote control	○	○	○	◒	◒	○	◒	◒	☆	◒
Total test score	52	59	58	63	69	64	52	72	76	52
Information										
Additional notes/update since our tests				Model suitable for camcorder editing	1 Same brand only					1 Same brand only

Aiwa HV-FX7800K


Bush VCR923 NVPSIL

Hitachi VT-FX140EUKN

JVC HR-J880EK

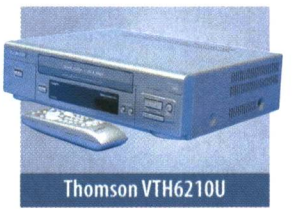
Panasonic NV-FJ620B-S

Philips VR720/07

Sanyo VHR-H791E

Sharp VC-MH834HM

Sony SLV-SE710G


Thomson VTH6210U

NOTES

1 Less than 90 seconds to fully rewind a three-hour tape.
2 Can fast forward by fixed intervals, eg 30 seconds. Useful for skipping adverts.
3 VCR or tape logs what's been recorded on each tape (see text).
4 Indication in hours and minutes on front panel of roughly how much tape is left.
5 Able to 'lock' the VCR so that children cannot use it – none was very secure.
6 VCR remote control can operate TVs of same and other brands (unless specified).
7 Can add your own soundtrack, eg music – mono only.
8 Can insert a video clip into the middle of another video sequence with no loss of picture – useful if you edit your tapes.
9 If the VCR detects that not enough tape remains for your recording it'll automatically switch to long play to try and fit it in.
10 The VCR can control the set-top box (see text).
11 VCR can be controlled by a set-top box (see text).
12 Using long play doubles the recording time available on a tape, extended play triples it – quality suffers but recordings are still watchable.
13 The number of timer events possible and the time ahead over which the VCR can be programmed.

KEY
best ★ ☆ ○ ◒ worst ●
✓ has this feature

TOTAL TEST SCORE

VCRs
This score ignores price and is based on:
Features 20%
Picture and sound quality 40%
Technical tests 10%
Ease of use 30%

It pays to

Car safety is improving every year, but some cars don't inspire confidence. Choose the best and leave your armour at home

Crashing your car is one way to find out how well it protects you against injury – but we wouldn't recommend it. Instead, our experts, with 45 years of crash investigation experience between them, assess cars for how well they should protect you in a crash.

It has taken many years for crash safety to become a principal feature in car design, and progress has been slow. As crash performance isn't a visible feature, you can't see how well a car will protect you just by looking at it. Our direct comparisons, and Euro NCAP crash tests, give manufacturers an incentive to improve car safety, and we've seen significant improvements over recent years.

SCORES ON THE DOORS

The majority of models in our latest batch of mostly smaller cars and MPVs did well in our tests – ten of the 12 were better than average for their category. All three MPVs were impressive. Topping the sector, the recently launched Toyota Avensis Verso has good side impact protection, and its front seat belts have pretensioners and load limiters. These help in a front impact. Also, the design of its door handles reduces the risk of the doors opening in an accident.

Jaguar did well with the X-type, and is the first manufacturer to fit special sensors designed automatically to deactivate the front passenger airbag if any child seat, including a rearward-facing one, is put on the passenger seat.

The VW Beetle goes straight to the top of the small car sector, thanks to features such as seat-mounted airbags, and foam in the doors and rear side panels to reduce injuries in side impacts.

The Chrysler Neon and the Hyundai Accent were disappointing. Both have poorly designed head restraints and the Hyundai also has poor warning labels explaining why you mustn't place a rearward-facing child seat in the front.

RECENT PROGRESS

Manufacturers have clearly started to focus on side impact protection. Beams inside the doors offer some defence and improve door stiffness in a front impact. Accident data shows that pelvic fractures are common in side impacts, so foam is placed inside the doors to help cushion side loads. Side airbags are now more common, which should reduce the likelihood and severity of chest injuries. Some makers pay particular attention to door design, to prevent them opening in side impacts or roll over crashes.

Developments to help in front impacts include improved seat belt designs. Pretensioners reduce the amount of forward movement, while load limiters reduce the force transmitted to the chest after the initial impact. This allows the airbag to distribute the force more widely over the occupant's chest, and so reduce the risk of injuries, such as fractured ribs.

However, there's still room for improvement. Many manufacturers still pay little attention to leg and knee injuries caused by hard surfaces, such as steering locks and support brackets. Head restraints also need to improve. Most of the cars in our batch have designs which could transmit high forces to the neck in an accident.

SAFETY SCORES EXPLAINED

We assess each area of the car against fixed criteria, ranging from the best possible design through to designs which make little attempt to protect occupants. Each area is weighted depending on how critical it is in protecting occupants.

We also correct the scores to take into account the vehicle weight. This means that you can compare directly cars in different classes.

ILLUSTRATION STEPHEN JEFFREY

be safety conscious

SUPERMINIS

	Euro NCAP score
Skoda Fabia 1.4	★★★★ 9.5
Renault Clio 1.2	★★★★ 9
Toyota Yaris 1.0	★★★★ 8.5
VW Lupo 1.4	★★★★ 8.5
BMW Mini Cooper 1.6	8.5
Fiat Punto 1.9[1]	★★★★ 8
VW Polo 1.4	★★★★ 8
Ford Fiesta 1.25	★★★ 8
Seat Ibiza 1.9[1]	★★★ 8
Seat Arosa 1.0	8
Vauxhall Agila 1.0	8
Vauxhall Corsa 1.0	8
Peugeot 206 1.1	★★★★ 7.5
Ford Ka 1.3	★★★ 7.5
Rover 25 1.6	★★★ 7.5
Nissan Micra 1.0	★★ 7
Peugeot 106 1.1	6.5
Citroën Saxo 1.1	★★ 6
Perodua Nippa 0.85	4
Suzuki Alto 1.0	4

Euro NCAP score

1 Diesel engine

SMALL CARS

	Euro NCAP score
VW Beetle 2.0	★★★★ 10.5
VW Bora 1.9[1]	10.5
Ford Focus 1.8	★★★★ 10
Honda Civic 1.6	★★★★ 10
VW Golf 1.6	★★★★ 10
Audi A3 1.6	★★★★ 9.5
Peugeot 307 1.6	★★★★ 9.5
Renault Mégane 1.6	★★★★ 9.5
Toyota Corolla 1.6[2]	★★★ 9.5
Alfa Romeo 147 1.6	★★★ 9.5
Subaru Impreza 2.0	9.5
Mercedes A140 1.4	★★★★ 9
Nissan Almera 1.8	★★★★ 9
Vauxhall Astra 1.6	★★★★ 9
Toyota Prius 1.5[3]	9
Citroën Xsara 1.8	★★★ 8.5
Fiat Brava 1.6	★★ 8.5
Audi A2 1.4	8.5
Chrysler Neon R/T 2.0	8.5
Hyundai Accent 1.3	★☆ 8.5
Mazda 323 1.3	8
Rover 45 1.4	8
Suzuki Baleno 1.6	★☆ 6.5
Proton Wira 1.5	6.5

Euro NCAP score

1 Diesel engine 2 Old model 3 Petrol/electric hybrid engine

The safety features in the BMW Mini Cooper are streets ahead of the original Mini

The VW Beetle goes straight to the top of the small car league

NOTES

The higher the secondary safety score, the safer the car. Cars newly tested for this article are highlighted in **orange**.

We've also shown the car's Euro NCAP crash score (if it has one). This is a different type of safety rating from our own. Euro NCAP crash scores are out of five stars, with ☆ indicating an unacceptably high risk of serious injury in a particular type of impact. A car rated ★☆ is safer overall than one rated ★, but worse than one rated ★★. There are some differences between Euro NCAP's results and our secondary safety assessments, mainly because Euro NCAP may have tested a different version of a model. But Euro NCAP results and our assessments reveal a similar overall picture.

Euro NCAP doesn't compensate for the car's weight, so you can't compare Euro NCAP stars between car classes.

All cars in the tables have petrol engines unless shown otherwise.

Jaguar's X-type has impressive safety, but it doesn't match the Volvo S60

FAMILY CARS

Volvo S60 2.0	★★★★	12.5
Volvo S40 2.0	★★★★	11.5
Jaguar X-type 3.0		11.5
Renault Laguna 1.6	★★★★★	11
Audi A4 2.0	★★★★	11
Mercedes C-class 2.0	★★★★	11
Lexus IS200 2.0		11
Honda Accord 2.0	★★★★	10.5
Rover 75 1.8	★★★★	10.5
Saab 9-3 2.0	★★★★	10.5
BMW 3-series 1.9	★★★★	10.5
VW Passat 2.0	★★★★	10
Citroën C5 1.8	★★★★	10
Ford Mondeo 1.8	★★★★	10
Skoda Octavia 1.8	★★★★	10
Peugeot 406 2.0	★★★	10
Vauxhall Vectra 1.8	★★★	10
Toyota Avensis 2.0		10
Nissan Primera 2.0[1]	★★★	9.5
Fiat Marea 2.0		9
Mistusbishi Carisma 1.8	★★★	8.5
Alfa Romeo156 2.0		8.5
Mazda 626 2.0		8.5
Hyundai Elantra 1.8	★★★	8
Daewoo Nubira 2.0		8

Euro NCAP score

1 Old model

MPVs AND SMALL MPVs

Toyota Avensis Verso 2.0		11
Honda Stream 1.7	★★★★	10.5
Chrysler PT Cruiser 2.0		10.5
Nissan Almera Tino 1.8		10.5
Renault Mégane Scénic 1.6	★★★★	9.5
Mazda Premacy 1.8	★★★	9.5
Toyota Yaris Verso 1.3		9.5
Citroën Xsara Picasso 1.6	★★★★	9
Vauxhall Zafira 1.6	★★★	9
Fiat Multipla 1.6	★★★	8.5
Mitsubishi Space Star 1.3	★★★	8

Euro NCAP score

The Toyota Avensis Verso pips the rest in the big car league

EXECUTIVE CARS

Volvo S80 2.4	★★★★	13
Mercedes E-class 2.4	★★★★	12
Audi A6 2.8	★★★	11.5
BMW 5-series 2.0	★★★★	11
Vauxhall Omega 2.5	★★★	11

Euro NCAP score

Another league-leader for Volvo, the S80 has the highest score of any car we've assessed

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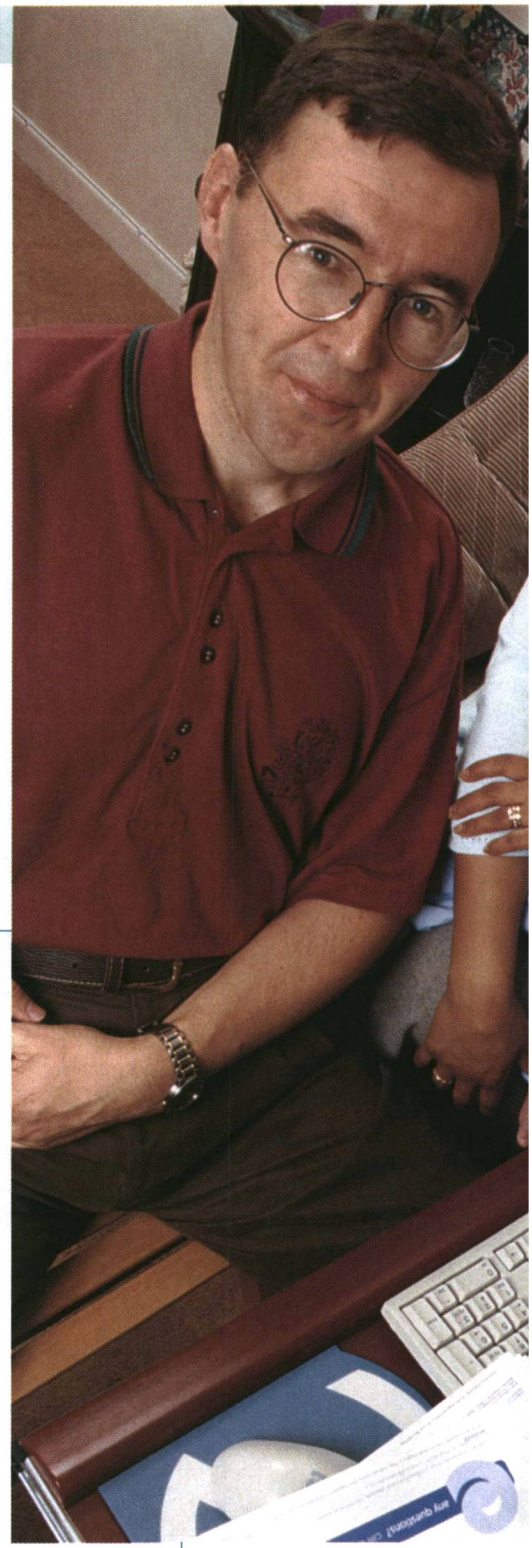
PAYING FOR BABY

Children change your life and your priorities, so you need to plan your finances carefully

David and Ramela Wells are both 34 and their first child, Eshan, was born last year. They have three major financial goals. They'd like to pay off their mortgage as quickly as possible. They'd also like to start saving to pay for their child (or children) to attend university. Ideally, David and Ramela want to retire at 55, if possible, and by 60 at the latest. They also want to make sure they have a nest egg for their retirement.



1 CURRENT FINANCES

They are both civil servants with a combined income of around £40,000 a year. After their normal expenses, they aim to save about £500 a month. They have a £46,000 repayment mortgage on their £80,000 home. They have some windfall shares from former building societies and around £10,000 in bank and building society accounts, and premium bonds.

2 THE COST OF A CHILD

A typical family spends an average of £109 a week on children. This includes things like clothing, food, and entertainment. It adds up to more than £132,000 in the first 18 years. Families with only one child spend an average of £87 per week.

Buying baby equipment, like a pram, pushchair, cot and car seat, for the new arrival can cost around £1,000, and disposable nappies for the first year can add up to about £700. Things don't necessarily get cheaper when and if both parents are in the workplace again. Working parents spend an average of more than £6,000 a year for a nursery place for a two-year-old. In London and the south east, costs are even higher.

It's not all bad news though. As a parent you'll receive child benefit (as of next month £15.75 a week for the eldest child, £10.55 for other children), and the children's tax credit (worth up to £520 a year off your tax bill for the tax year 2001-02). Families with low incomes might also be eligible for the Working Families' Tax Credit.

3 UNIVERSITY EDUCATION

David and Ramela are keen for their children to go to university, and have plenty of time to plan ahead. Going to university is becoming more and more expensive; according to the National Union of Students, a typical student outside London will be £12,669 in debt when they finish their course. In 2019, when Eshan is 18, it will probably cost more.

Over such a long period, share-based investments are likely to produce the highest returns, as shares tend to outperform other types of assets such as building society accounts over the long term. David and Ramela could take out a plan in Eshan's name. The advantage of this is the entitlement to Eshan's Capital Gains Tax allowances (£7,500 in 2001-02). However, if Eshan's savings earn more than £200 in income over a year it is taxable on David and Ramela's income. To get round this, the plan should focus on capital growth to minimise the level of income.

Alternatively, David and Ramela could save for Eshan using stocks and shares Isas in their names. This is a simple, tax efficient method of saving and has the added advantage that it gives parents total control over how much they give their children, and when they give it.

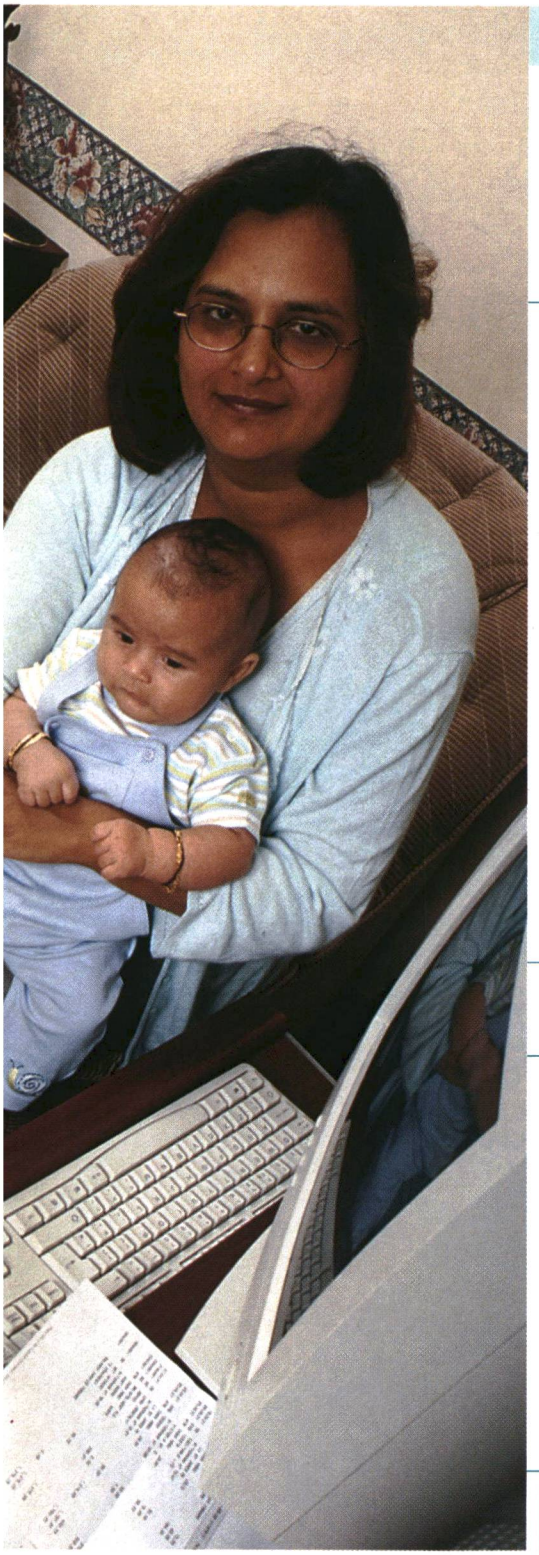
4 PROTECTION

This is the principal cause for concern in David and Ramela's finances. Life protection and income protection is a major priority for families with young children. The consequences for a family if an income-earner dies or is unable to work are serious.

David and Ramela have life cover through their employers. Although the civil service pension scheme is good in other respects, its life cover is woefully low at just two times annual salary. One of the cheapest forms of life cover is term insurance. This promises a lump sum if the insured party dies within the policy's term. Think carefully about how much cover your family will need. With the current low level of interest rates, it's important not to underestimate this.

Another option for David and Ramela would be family income benefit – another type of life insurance. This pays a regular income from death to the end of the plan term (for example, when the youngest child reaches 16 or 18), instead of paying a lump sum. The income can be index-linked to rise with inflation.

PHOTOGRAPHY PHILIP REESON



5 MORTGAGE

A mortgage is typically the largest item of expenditure in the family budget. When interest rates are low the cost is more manageable, but it is still useful to save money by switching to a more competitive rate, if possible. Unfortunately David and Ramela's Bristol and West mortgage has an extended tie-in period and the redemption penalty is too high to consider switching company at this stage.

Once the tie-in period is finished, they could opt for a fixed-rate or discounted mortgage and lock into a low rate for as long as possible to cushion the impact of any future increases in interest rates. However, this time they should try to avoid an extended tie-in period. They could opt instead for a flexible or a current-account mortgage (see *Which?*, June and July 2001, for details on these). These types of mortgage can be useful for people with a young family, as they give the option to over or under pay to fit in with a fluctuating income. Fixed and discounted mortgages can also have flexible features, but the level of flexibility varies.

6 SAVINGS

David and Ramela are generally good at managing their money, but they are not making the most of their savings. They save regularly and have approximately £10,000, mostly in cash Isas. Their Nationwide postal savings account is competitive, there are better providers than Halifax for their cash Isa and deposit account. A regular savings audit can help you make the most of your money. See 'Savings monitor' in *Which?* every month for the best rates around.

David and Ramela have enough cash saved to cope with short-term emergencies. We recommend that people keep savings that would keep them going for three to six months' without an income as an 'emergency fund'. Unless David and Ramela plan to do something that involves using up a lot of cash, like a house move, then they should consider longer-term investments. Unit or Investment trusts, held in an Isa, should give better returns than deposit accounts in the long run.

7 PENSIONS

David and Ramela's civil service pension scheme is very good, and will pay a pension based on their final salary. Each year served counts as 1/80 of final salary so, for example, 32 years of service will produce a pension that is 40 per cent of final salary. In addition, they will receive a tax-free lump sum, which again varies with length of service. Another important aspect of the civil service scheme is that the retirement age is 60. Most schemes of this type are difficult to access for early retirement without penalties, and can only be drawn earlier on grounds of ill health.

David and Ramela can increase their pension income by making additional voluntary contributions (AVCs) to the civil service scheme. These AVCs are invested to build up a fund which is used on retirement to purchase extra income using an annuity. There is usually a choice of how to invest AVCs, through a with-profits, unit-linked or deposit fund. Another option would be to buy 'added years'. This only works for final salary schemes and is the most usual method in public sector schemes like the civil service's. In either case David and Ramela can contribute up to a total of 15 per cent of their salary each (including the 1.5 per cent contribution they already make).

David and Ramela could also start stakeholder pensions in addition to their occupational scheme, as they both earn less than £30,000 a year. This could be a good choice as charges are pegged at a low level of 1 per cent of the fund value. The added attraction is that 25 per cent of the fund at retirement can be taken as a tax-free cash lump sum. Also, David and Ramela could access the pension at any time after 50.

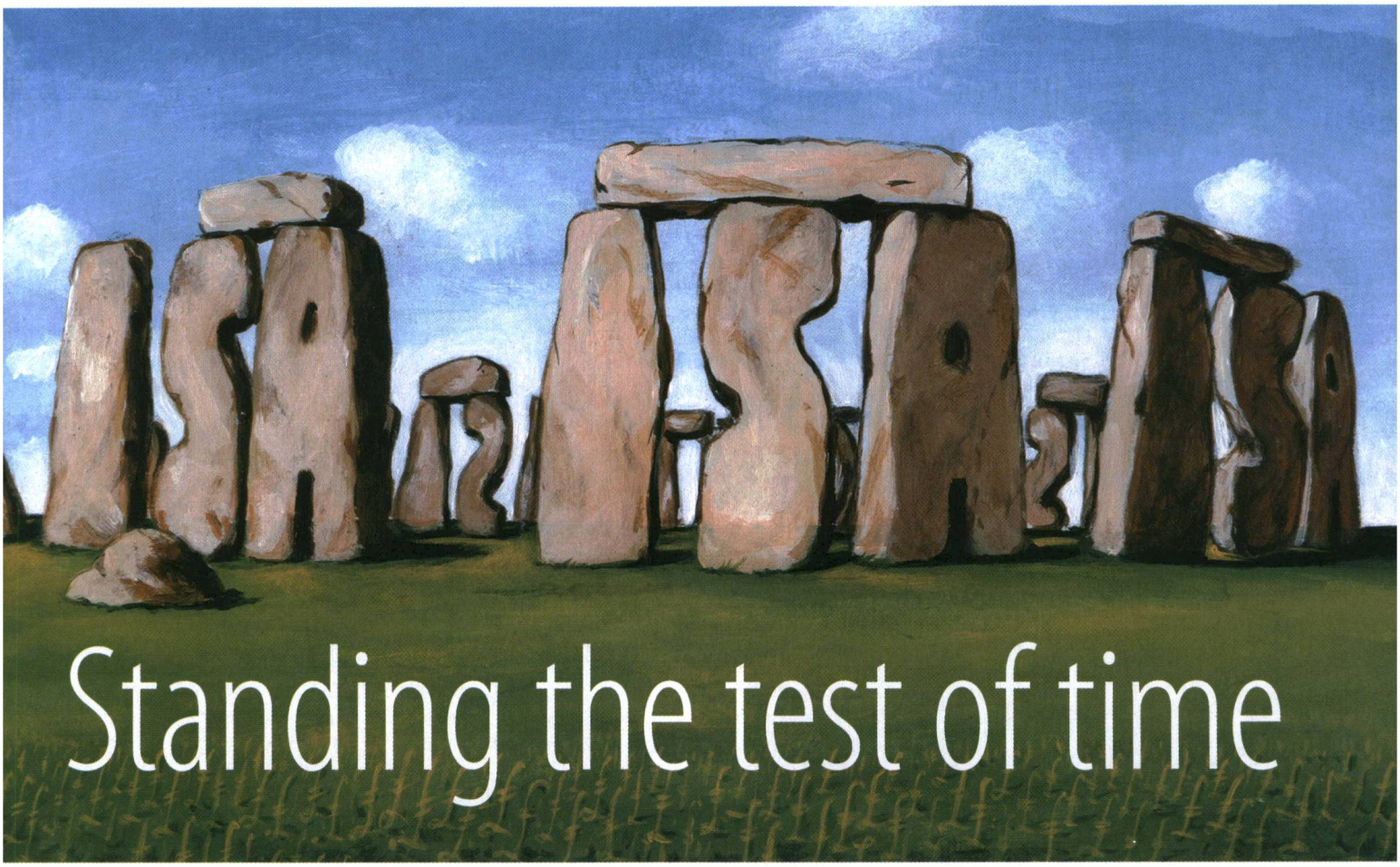
The civil service offers good sick pay arrangements for the first 12 months that its employees are off work, but after that time (depending on service), the benefit can be low. A cheap way for David and Ramela to extend that cover would be to take out an income protection policy that doesn't pay out until after the 12 months that they are covered by their employer.

If David or Ramela chose to work part time, they could reduce their income protection monthly payments.

ACTION POINTS

David and Ramela should take the following steps:

- Increase their life insurance cover either through a term insurance policy or a family income benefit policy. They should also consider taking out a deferred income protection policy.
- Transfer savings in cash Isas and deposit accounts to get better rates.
- Put new regular savings in share-based investments, for their future needs and for their children's university costs.
- Prepare to switch mortgages to get a better rate when the tie-in period on their mortgage ends. They could consider a flexible mortgage or a current-account mortgage.
- Consider boosting their civil service pension through added years or AVCs, or by taking out stakeholder pensions.
- Do a budgeting exercise to see if they can reduce any spending to help free up cash for their other goals.



Standing the test of time

Three years on, which cash Isas have consistently offered the best returns?

Nick Kirby's looked at dozens of cash Isas to find ones that should hold your interest

Three years ago, the government launched Isas – Individual Savings Accounts – to replace the popular Peps and Tessas. The more complicated rules governing Isas have confused many people (and some Isa providers, too). However, a positive part of the new scheme was the new cash Isa, which was far more flexible than the old Tessa, because you can withdraw your money if you need it, or transfer it to another Isa provider.

We've taken a look not only at those cash Isas paying high rates of interest, but also at how well cash Isas have done over the longer term, by comparing the interest rates paid by cash Isa and normal savings accounts over a two-year period.

ISAS EXPLAINED

We still think Isas are too complicated, with too many people misunderstanding how much they can invest each year. Here's our guide to Isa basics.

Isa elements It's important not to see Isas as a single investment. An Isa is a scheme that lets you save in three ways: in cash, in stocks and shares or in a life insurance investment fund. You can choose to invest in one, two or three of these elements up to certain limits.

Beyond this, there are also two types of Isa. A maxi Isa can contain up to three of the elements shown above, but typically just contains stocks and shares. You can put all your yearly Isa allowance of £7,000 into a stocks and shares maxi Isa. Mini Isas can contain only one of the elements. Mini cash or stocks and shares Isas have a limit of £3,000, while life insurance mini Isas have a yearly limit of £1,000.

One crucial rule of Isas is that you cannot take out a maxi Isa and a mini Isa in the same tax year. However, you can take out a mini cash Isa (of up to £3,000) and a mini stocks and shares Isa (of up to £3,000) and the more rare mini life insurance Isa (maximum value £1,000). This comes to a total of £7,000. Whether you go the maxi or mini Isa route, the maximum you can ever invest in a year using Isas is £7,000.

In this report we're concentrating on cash Isas, which have a limit of £3,000 a year. This limit applies to contributions you make in a tax year, not the total in your account. So, for example, if you pay £2,000 into an Isa, but then withdraw £500, you can only pay in another £1,000 that year, even though your balance at the end of the year will be only £2,500.

Cat standards Some mini cash Isas meet the government's Cat standards. Cat

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION HENNING LOHLEIN

LOSING INTEREST

With falling interest rates, you might be wondering just how worthwhile it is working your way through the Isa rules before deciding where to invest your money.

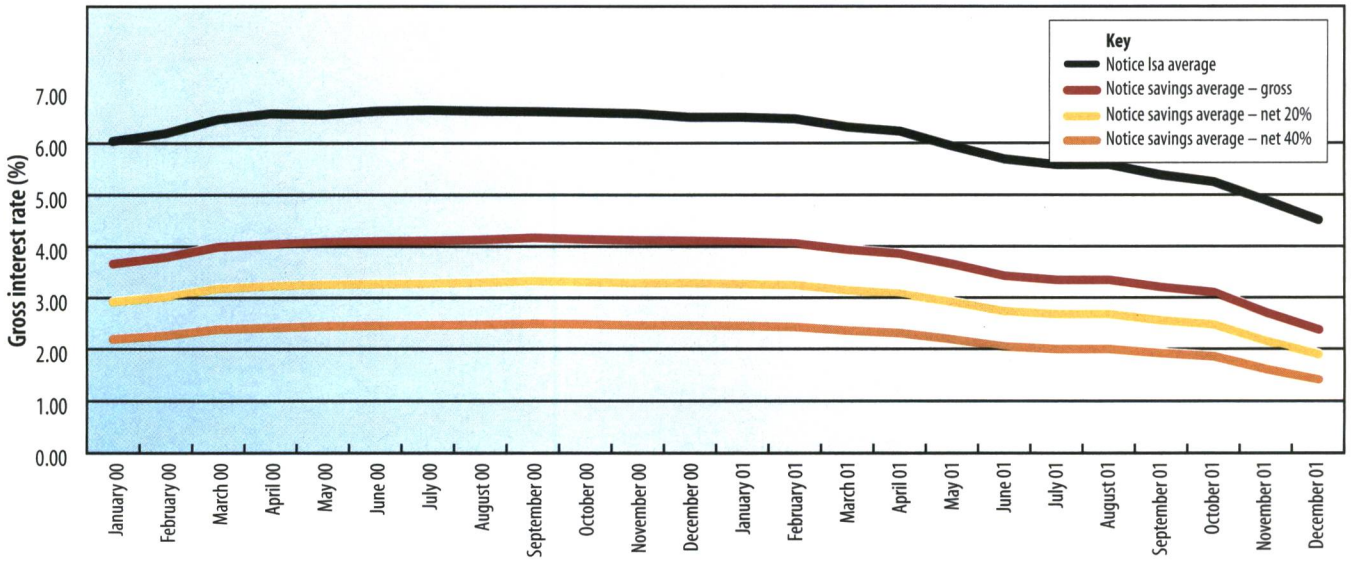
In the charts below, we've compared the average Isa rate with the average rate paid by other accounts for a balance of £3,000. We've done this for notice accounts, but the story for instant access accounts is almost identical.

The rates for the notice accounts are shown in three ways: gross for non-taxpayers (the advertised rate); net of tax at the 20 per cent rate for basic-rate taxpayers; and the 40 per cent rate for higher-rate taxpayers. This shows the real difference between investing in an Isa (where the interest is tax free), and investing in an ordinary savings account.

The graph shows that notice Isas have done well over the past two years compared with standard notice accounts. In January 2000, the average notice Isa paid 6.04 per cent while the average gross interest paid by a standard notice savings account was 3.68 per cent – a gap of 2.36 per cent. For a non-taxpayer with £3,000 in an Isa, this represents £70.80 in lost interest. The average account net of basic-rate tax paid 2.94 per cent – a gap of 3.10 per cent. For a standard-rate taxpayer with £3,000 in an Isa, this represents £93 a year in lost interest. In the same way, higher-rate taxpayers would be £114.90 out of pocket.

This gap is roughly constant until January 2001. At that time rates started to fall, with cash Isa rates falling faster than standard notice accounts. In December 2001, the gap between the two types of account had narrowed to 2.11 per cent. For a non-taxpayer this means £63.30 in lost interest. The average interest rate for notice accounts taxed at the basic rate had dropped to 1.92 per cent and on a balance of £3,000, is worth £77.70 of interest lost over a year. For higher-rate taxpayers, the gap of 3.07 per cent means a £92.10 loss.

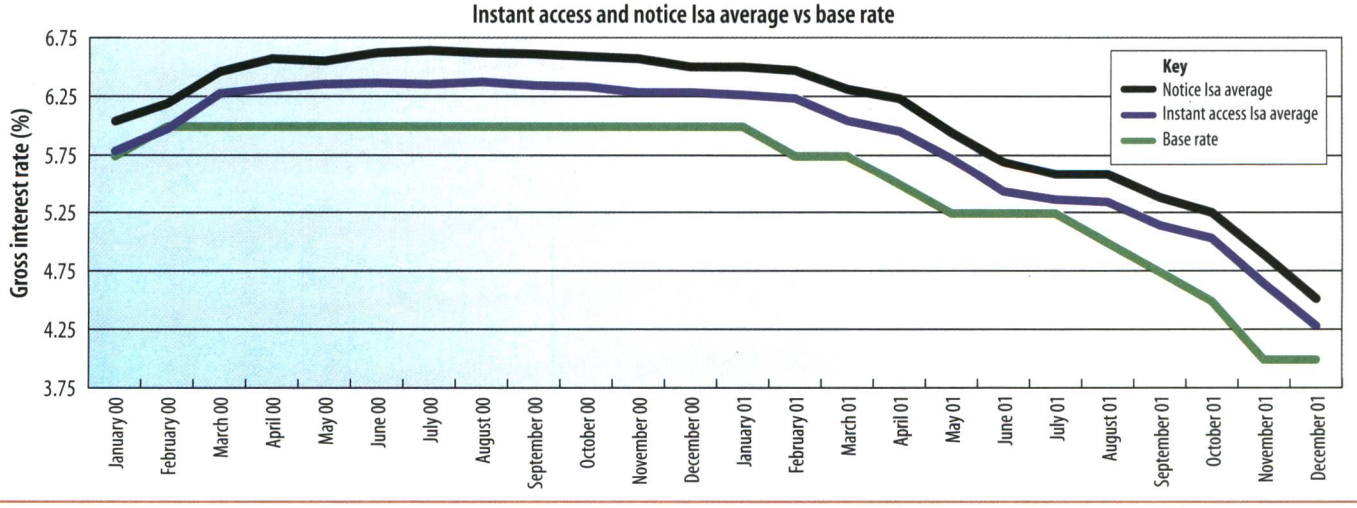
Notice Isa and notice savings accounts compared (£3,000)



Another way of showing the value of investing in an Isa is to look at how cash Isas have beaten the Bank of England's base rate. We've found that both instant-access and notice Isas are still beating the base rate comfortably, and that the gap hasn't diminished over time.

That means that, even though interest rates (including cash Isa rates) have fallen sharply in the past year, cash Isa rates are still holding up well and are a good place to invest your money – particularly if you don't want to consider riskier investment options.

Instant access and notice Isa average vs base rate



stands for Charges, Access and Terms. It denotes accounts where you're guaranteed to get a fair deal. These cash Isas can be started with £10 or less and have a maximum notice period of a week for withdrawals. There are also no one-off or regular charges – so no withdrawal fees, for instance. The interest rate must be no more than 2 per cent below the Bank of England's base rate. Cat-standard Isas generally do quite well. Three of our seven Consistent Best Buys have a Cat standard.

However, a Cat standard isn't vital for everyone. Some of the features of a Cat standard, like minimum opening deposits, might not be important to you, so look at interest rates first.

MAINTAIN YOUR INTEREST

The bottom line with investments such as cash Isas is the interest rate. Despite the downward spiral of rates over the past year, there are still several Isa accounts paying 4.5 per cent or more, from Cheltenham & Gloucester, Julian Hodge Bank, Melton Mowbray BS and Principality BS. And, because interest earnings are tax-free, 4.5 per cent of Isa interest is equivalent to a regular savings account paying 5.63 per cent to a basic-rate taxpayer, and 7.5 per cent to a higher-rate taxpayer.

We've also included worst buys, including some from the big four banks, to show by just how much you could be losing out.

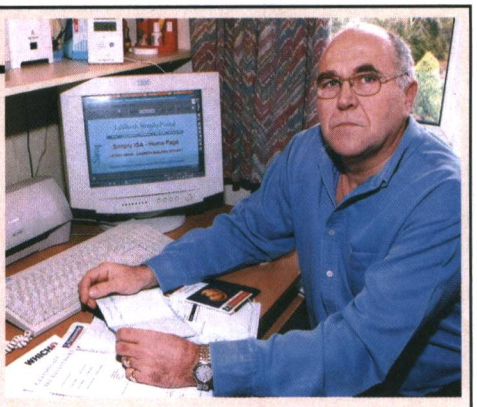
ISAS WITH A TRACK RECORD

You can switch your Isa investment if you find a better rate than the one you're getting (or you're unhappy with the service you're getting from your bank or building society). But chasing the best savings rate is time-consuming, and switching your Isa can be difficult (see 'Transferring your Isa', right). That's where our Consistent Best Buys come in.

We've first picked out those Isas that pay high rates now – in the same way we do when we look at cash Isas in 'Savings monitor'. But this time we've also looked at the rates they've been paying over the past two years, and identified those that have paid above the average Isa rate for one or more account balances every month during 2000 and 2001. In the same way, the worst buys have all paid below the average Isa rate at one or more balances every month in those years.

To show that good accounts can remain a good choice, we've looked at how the Best Buys from our first Isa report back in August 1999 have done over the past two years. For the most part, it's good news with a lot of the accounts holding up well over that time.

A LETDOWN FROM LAMBETH



When Colin Chaston opened a mini cash Isa for his son with the Lambeth Building Society in July 2000, he thought it was a good choice as a long-term investment. The Lambeth's Simply Postal cash Isa was, after all, identified as a Best Buy in July's 'Savings monitor', paying 7.15 per cent at the time.

When Colin checked the rate some months later and found it was still paying 7.15 per cent, he wanted to invest some more money in the new tax year. But he was told the account was closed to new savers, and existing investors couldn't add to their savings. He was offered a mini cash Isa with slightly different terms and conditions that paid 6.25 per cent (plus a 0.5 per cent bonus for six months). Colin decided to invest elsewhere, and put £3,000 in an HSBC cash Isa.

Fortunately, Colin's experience isn't an especially common one. Isa providers have generally allowed free transfers, or automatically switched customers to the better-paying account. There have been some situations where providers have paid high rates for a few months and then discontinued the account, though the rates in these accounts have generally held up well. However, there's no room for complacency. It's worth giving your Isas a health check, say, once a year – find out what interest you're earning, and whether it would be worth switching to a better account.

PAST WINNERS

In the first report we did on cash Isas since they were introduced, we picked a dozen Best Buys (see 'Puzzled by Isas?', *Which?*, August 1999, p44). These were from Alliance & Leicester, Britannia BS, Cheltenham & Gloucester, First Direct, Halifax, Lambeth BS, Nationwide BS, NatWest, Nottingham BS, Principality BS, Skipton BS and Stroud & Swindon BS.

Our Best Buys can change over time, as interest rates change, but our Best Buys from August 1999 have done well. Two of them are in our list of consistent Best Buys (Cheltenham & Gloucester and Principality BS). But the others have done reasonably well, too.

Four of these accounts, from Alliance & Leicester, Nationwide BS, Nottingham BS and Stroud and Swindon BS, have paid above-average rates on a range of balances for every month in the past two years. They may not always have been the best, but you won't have gone far wrong if you've invested with them. And cash Isas from Britannia BS, First Direct and NatWest have paid consistently above-average rates for at least one balance.

Of the rest, the Halifax and Skipton accounts were originally Best Buys for amounts of £3,000, but have slipped back now. The original Lambeth Best Buy account was replaced by another that has performed less well (see 'A letdown from Lambeth', above).

TRANSFERRING YOUR ISA

If you don't like the rate you're getting from your Isa provider, you should consider switching. You can transfer your cash Isa to another provider whenever you want, without affecting your current year's contribution limits.

There are special rules and procedures you must follow to transfer a cash Isa (you can't just withdraw money over the counter and invest it in a different Isa). Next month's *Which?* looks at the transferring rules – and how some banks and building societies are misinforming some customers about them.

MAKE NO MISTAKE

It's no surprise with the complex Isa rules that people have made mistakes with their Isa allowances. The Inland Revenue said it would investigate around 85,000 people who had potentially made a mistake with their Isa allowances in 1999-2000 (though the actual number of mistakes is expected to be nearer to 40,000). Most mistakes were due to people either exceeding the annual Isa limits, the overall £7,000 limit in one year, or the £3,000 mini Isa limit.

If you do make a mistake, for example, by taking out two mini cash Isas in a year, the bank or building society with which you've made your second investment must return the cash to you, with interest. But the interest earned on this account is then taxable at 20 per cent (or more, if you are a higher-rate taxpayer). This always applies to the second Isa taken out, so even if you initially took out an Isa with £10, and then put £3,000 in another one, the second Isa is cancelled and you've got to pay tax on the interest.

PHOTOGRAPHY PAUL AMOS PHOTOGRAPHY

Mini cash Isas

	Cat standard	Interest rates: £0-£499 (%)	£499-£999 (%)	£1,000-£2,999 (%)	£3,000+ (%)	Other details: Minimum initial deposit (£)	Notice (days)	Accept transfers	Above average over 24 mths	Below average over 24 mths
Consistent Best Buys										
Cheltenham & Gloucester		4.50	4.50	4.50	4.50	100		✓	✓	
Julian Hodge Bank		4.55	4.55	4.55	4.55	250	90	✓	✓	
Melton Mowbray BS		4.20	4.20	4.20	4.50	25[1]			✓	
Monmouthshire BS	✓	4.45	4.45	4.45	4.45	10		✓	✓	
Principality BS		4.54	4.54	4.54	4.54	100[2]	30	✓	✓	
Stafford Railway BS	✓	4.35	4.35	4.35	4.35	1[3]		✓	✓	
Tipton & Coseley BS	✓	4.35	4.35	4.35	4.35	1	7		✓	
Other Isa providers										
Abbey National	✓	3.60	3.60	3.60	3.90[4]	10				
Alliance & Leicester	✓	4.20	4.20	4.20	4.20	1		✓	✓	
Bank of Ireland		3.50	3.75	3.75	3.75	50				
Bank of Scotland	✓	4.06	4.06	4.06	4.13	1		✓	✓	
Birmingham Midshires				4.25	4.45	1,000	7	✓		
Bradford & Bingley	✓	4.25	4.25	4.25	4.25	10		✓		
Bristol & West		3.50	3.75	3.75	3.75	50				✓
Britannia BS	✓	4.25	4.25	4.25	4.25	1		✓	✓	
Chelsea BS	✓	3.65[5]	3.65[5]	3.65[5]	3.65[5]	10				
Cheshire BS	✓	4.30	4.30	4.30	4.30	1		✓		
Clydesdale Bank	✓	4.00	4.00	4.00	4.00	10		✓		✓
Coventry BS	✓	4.25	4.25	4.25	4.25	1		✓	✓	
Direct Line	✓	4.20	4.20	4.20	4.20	1		✓	✓	
Dunfermline BS		3.45	3.45	3.60	4.25	100		✓		
First Direct	✓	4.00	4.00	4.00	4.00	1		✓	✓	
Halifax	✓	3.70	3.70	3.70	4.00	1	7	✓		✓
Intelligent Finance		4.05	4.05	4.05	4.05	1		✓		
Leeds & Holbeck BS	✓	4.00	4.00	4.00	4.00	1		✓		
N & P BS	✓	3.65	3.65	3.90	4.15	10				
National Savings	✓	4.15	4.15	4.15	4.15	10		✓	✓	
Nationwide BS	✓	4.25	4.25	4.25	4.25	1		✓	✓	
NatWest	✓	4.00	4.00	4.00	4.00	1		✓	✓	
Newcastle BS	✓	3.90	3.90	3.90	3.90	1		✓		✓
Northern Rock		4.25[6]	4.25[6]	4.25[6]	4.25[6]	1	30	✓		
Nottingham BS			4.25	4.25	4.25	500			✓	
Portman BS		4.00	4.00	4.00	4.00	10				
Royal Bank of Scotland		3.30	3.70	3.70	4.10	1	60			✓
Scottish Widows	✓	3.62[7]	3.62[7]	3.62[7]	3.62[7]	10		✓	✓	
Smile[8]	✓	4.25	4.25	4.25	4.25	1		✓	✓	
West Bromwich BS	✓	3.75	3.75	3.75	3.75	10		✓		
Woolwich	✓	4.05	4.05	4.05	4.05	1		✓		
Yorkshire Bank	✓	4.00	4.00	4.00	4.00	10		✓		
Yorkshire BS	✓	4.25	4.25	4.25	4.25	10	7[9]		✓	
Worst buys										
Barclays	✓	3.05	3.05	3.55	3.90	10		✓		✓
Buckinghamshire BS		3.03	3.03	3.53	4.08	100		✓		✓
Co-operative Bank	✓	3.25	3.25	3.25	3.50	1		✓		✓
Derbyshire BS	✓	3.00	3.00	3.65	4.35	10		✓	✓[10]	✓[10]
Harpenden BS			3.45	3.45	3.45	500		✓		✓
HSBC	✓	2.70	3.20	3.20	4.35	1		✓	✓[11]	✓[11]
Lloyds TSB	✓	3.25	3.25	3.50	4.25	10		✓		✓
Virgin Money	✓	3.50	3.50	3.50	3.50	1		✓		✓

NOTES

We show the Best Buy nationally available Isas, the worst-buy nationally available Isas, and details of other large providers' Isas.

All the Best Buys are Best Buys only for certain balances (shown in **red**), because some Isa providers pay different amounts of interest depending on how much you have in your account. To be a Consistent Best Buy, an account must currently pay high rates, but also have paid an above-average Isa interest rate every month in 2000 and 2001 at one or more balances. In the same way, worst buys have paid below-average Isa interest rates every month for the same two years at one or more balances.

Best Buys must also have a notice period of 90 days or less. For amounts up to £999, they must also have a minimum deposit of £10 or less.

A ✓ indicates that the Isa meets the government's **Cat standards** (see opposite).

Interest rates

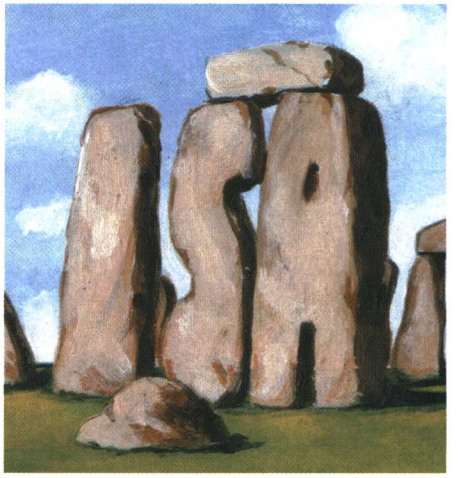
We show the interest rates currently paid for different balances.

Other details

We show the **minimum initial deposit**, any **notice** period for withdrawing your money and whether the account accepts **transfers** from other Isas. A ✓ in the **above average over 24 months** box means the account has been above the average Isa rate in every month for the past two years at one or more balances. A ✓ in the **below average over 24 months** box means the account has been below the average Isa rate in every month for the past two years at one or more balances.

Information correct at 6 February 2002..

1 Minimum investment £1,000 for non locals
2 Minimum investment £2,500 for non locals
3 Minimum investment £250 for non locals
4 Postal Isa pays 4 per cent at £3,000
5 Excludes a 1 per cent bonus for the first year
6 Excludes a 0.55 per cent bonus for the first six months
7 Excludes a 0.5 per cent bonus for the first six months
8 Account must be opened via the internet
9 No notice period for account operated via the internet
10 Derbyshire BS rates have been consistently below average for amounts up to £999, but consistently above average for amounts over £3,000
11 HSBC rates have been consistently below average for amounts up to £2,999, but consistently above average for amounts over £3,000



Posh nosh

Menu

- Smoked salmon
- Quiche Lorraine
- Chocolate cake
- Wensleydale cheese and tomatoes

You'll pay on average 75 per cent more for supermarkets' new premium foods compared to standard versions, but do they taste any better?

You may have noticed interesting new foods appearing on your supermarket's shelves in the last year or so. They come in sophisticated packaging, have tempting names such as 'The Best' and 'Extra Special', and promise quality, indulgence and innovation. Known as premium foods, these are the other end of the scale to budget ranges, and are the latest attempt to give us more choice and tempt us to go up-market.

To see if they taste noticeably better than standard foods, we've asked a panel of inspectors from *The Good Food Guide* to try a selection of premium and standard foods that might make up a typical menu and tell us how they compare.

WHAT WE DID

Five *Good Food Guide* inspectors tasted premium and standard smoked salmon, quiche Lorraine, tomatoes, chocolate cake and Wensleydale cheese from Asda, Safeway, Sainsbury's and Tesco. We compared them against Marks & Spencer and Waitrose versions, as these stores have a reputation for up-market food. The food was tasted 'blind', so the tasters had no idea which supermarket it came from, or whether it was a premium or standard product. For each type of food we included products that were as similar as possible. If a product wasn't available, we asked the supermarket to nominate a suitable product, where possible.

We've chosen only foods that are available in different supermarkets in premium and standard versions, so we haven't included some of the more innovative or unusual premium products, which are one of the selling points of these ranges. However, the five items our experts put to the test reflect a variety of old favourites and simple foods, where any quality or taste differences should shine through.

SUPERMARKETS GO UP-MARKET

Marks & Spencer and Waitrose are generally associated with up-market, own-brand food. But now the big supermarkets, including Asda, Tesco, Sainsbury's and Safeway, offer hundreds of specially branded premium foods too. You can get most types of food, including ready meals, fruit and vegetables and grocery items, in premium versions. There are also new products and different recipes – foods such as 'chilli and orange pork sausages' and 'smoked garlic mayonnaise'.

We asked each of the big supermarkets to tell us what's special about its premium range. Here are some of their comments.

Asda told us its Extra Special range is 'made with the care a chef would take. So ingredients, care of presentation and preparation process make the products extra special'.

Safeway said The Best products have to be 'of the best quality, unique, hand-finished or hand-decorated, or picked for their ingredients'.

Sainsbury's said its Taste the Difference foods are 'top-quality, and it's the extra time, care and attention that makes them taste so special'.

Tesco said the 'unique quality that makes a Tesco Finest product is different in each case. For example, jam could contain more fruit, wine may be aged over a longer period of time in traditional oak barrels'.

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

THE TASTE TEST

THE APPETISER: SMOKED SALMON

Despite claims such as 'cured to a time-honoured recipe', none of the smoked salmon was felt to be exceptional. There were three our experts preferred. Two tasters commented on the delicate flavours of Safeway smoked Scottish salmon (its standard product). Tesco Finest traditional Scottish smoked salmon was described as 'well balanced' and 'mild,' and Marks & Spencer Orkney Scottish smoked salmon was praised for its natural taste. Tesco standard smoked salmon slices were the cheapest and the least liked – everyone mentioned their saltiness.

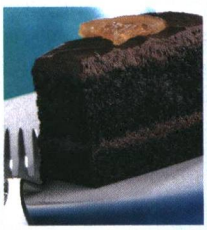
Premium or standard? Our tasters found that, unless you buy your smoked salmon from Tesco, changing to premium won't guarantee tastier salmon. You'll pay nearly 50 per cent more for Safeway The Best salmon, but it was rated the poorer of the two Safeway salmon. Sainsbury's Taste the Difference salmon had no difference in rating to its standard smoked salmon.

THE MAIN COURSE: QUICHE LORRAINE

Marks & Spencer quiche Lorraine was the clear winner – one expert enthused about its 'high flavour and really good ingredients'. Tesco Finest quiche Lorraine came second and was liked for having plenty of herbs, bacon and onion. Two of the five products with the lowest scores were premium products. Asda Extra Special quiche Lorraine may sound tasty on the pack, with its 'crispy, smoky bacon and hard-boiled egg…' but one expert commented that the egg had 'hardened to leather' and two felt the quiche was dominated by bacon. Safeway The Best roasted red pepper and goats' cheese tartlets – the only vegetarian dish – were let down by the pastry and poor balance of ingredients.

Premium or standard? Take your chances if you fork out for premium quiche. Sainsbury's Taste the Difference and Tesco Finest quiche Lorraine were favourites compared to the standard quiches. But Asda Extra Special quiche got a thumbs down, and our judges liked neither the premium nor standard Safeway products.

THE DESSERT: CHOCOLATE CAKE



Our experts were unimpressed by the standard of the cakes, and none scored top marks. The two tastiest were Marks & Spencer chocolate fudge cake – most of the experts commented on its chocolatyness – and Safeway The Best chocolate orange explosion cake, which got high marks for looks and texture. The least favourite was Sainsbury's standard chocolate sponge sandwich, which was criticised for being dry and lacking chocolate flavour.

Premium or standard? All the premium cakes were fancier and got higher marks for appearance. But don't be taken in by looks, as none of the cakes was great. From the premium ranges, only Safeway's cake was above average.

THE SALAD: TOMATOES

Some premium tomatoes make claims such as 'vine ripened for a sweeter rounder flavour', but both the premium and standard tomatoes got low marks all-round. Waitrose Vine Cherry tomatoes were the favourites for being 'a refreshing tomato with an attractive appearance' and having 'a hint of character'. Safeway standard cherry tomatoes got the lowest score and were described as 'not worth eating' by one taster.

Premium or standard? None of the tomatoes did well. Neither Sainsbury's nor Tesco premium tomatoes stood out as any better than their standard ones – despite costing, on average, 31p more per 100g. Unless you shop at Safeway, it's not worth paying extra for premium tomatoes.

THE CHEESE BOARD: WENSLEYDALE

The tasters were more enthusiastic about the cheese, and three got top scores. Asda Wensleydale was typically described as creamy and tangy and Sainsbury's Wensleydale had 'good balance, texture and aroma'. Both of these are standard cheeses and the cheapest per kilo. The third winner was Waitrose Wensleydale which, according to one taster, had a 'country taste and fresh, slightly sour, flavour'. Two premium cheeses got the lowest ratings: Asda Extra Special Butler's Wensleydale, which the majority of experts described as boring, and Safeway The Best Special Reserve cheese, which is described on the pack as 'selected by expert cheese graders…' but all the tasters questioned whether it was actually Wensleydale cheese.

Premium or standard? It's not worth paying extra for these premium cheeses. Two of our winners were standard cheeses and overall none of the premium cheeses got higher ratings than their standard equivalents.

Five *Good Food Guide* inspectors tasted premium and standard smoked salmon, quiche Lorraine, chocolate cake, Wensleydale cheese and tomatoes

PREMIUM PRICES

Asda says its Extra Special products come 'without a hefty price premium' and Safeway says The Best range 'still gives the customer value for money'. But, on average, all of the supermarkets charge around three quarters more for the same quantity of premium versions of the foods we looked at, although it does vary. For example, Tesco and Sainsbury's premium tomatoes are more than twice the price of its standard tomatoes, whereas weight-for-weight Sainsbury's Taste the Difference quiche Lorraine costs only 3p more than their standard quiche.

'FIRST PLACE GOES TO MARKS & SPENCER, WITH TESCO FINEST AND WAITROSE IN JOINT SECOND PLACE'

The Waitrose foods we included are similar in price to those of premium foods in other supermarkets, but for these items Marks & Spencer is slightly more expensive. Our shopping list cost an extra £1.31 for the same quantities at Marks & Spencer, compared to the average prices of the five premium foods we checked at Sainsbury's, Safeway and Tesco.

HEALTH CHECK

Premium foods aren't necessarily a healthier option. A slice of Sainsbury's Taste the Difference quiche Lorraine gives you 30 per cent more fat per 100g than its standard quiche – one slice contains half the guideline daily fat allowance for an average woman. No surprises, then, that its main ingredient is cream. The premium quiches we looked at contain more cream and less cheese, but most have similar proportions of bacon to the standard quiches.

Premium cakes are bigger, and you generally get more fat and calories for your money. For example, if you indulge in a slice of Tesco Finest chocolate indulgence cake, you'll get three times more fat than in a slice of Tesco chocolate sponge sandwich. Generally, premium cakes have bigger serving sizes and are much more elaborate, with 'fresh cream ganache' and 'white chocolate curls,' for example. The standard cakes are usually plainer sponges with buttercream filling.

AND THE WINNER IS...

As well as comparing the scores for each standard and premium food, we've analysed all the results to find the best range overall and to see if any premium ranges are generally tastier than the standard ones. First place for best range goes to Marks & Spencer, with Tesco Finest and Waitrose in joint second place. Overall, the Tesco Finest and Sainsbury's Taste the Difference foods we looked at were generally tastier than their standard ranges, and Safeway The Best and Safeway standard ranges were similar. Only three Asda foods were included, but in two cases our experts preferred the standard to the premium version.

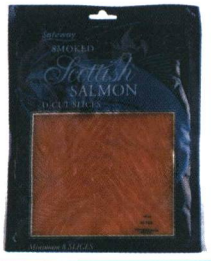
Weight for weight, the premium foods we checked cost on average 75 per cent more than the standard products, but they weren't always the tastier option. In fact, the Asda, Safeway, Sainsbury's and Tesco premium products scored higher than the standard ranges for only just over half of the foods our experts tasted. None of the cakes, tomatoes or smoked salmon got top marks, suggesting premium doesn't guarantee a top-tasting food.

Premium vs standard foods	Asda Extra Special	Asda standard	Safeway The Best	Safeway standard	Sainsbury's Taste the Difference	Sainsbury's standard	Tesco Finest	Tesco standard	Marks & Spencer	Waitrose
Smoked salmon	see[1]		Spey Valley smoked salmon (150g) £5.49	Smoked Scottish salmon (200g) £4.99	Isle of Skye smoked Scottish salmon (125g) £3.99	Smoked Scottish salmon (200g) £4.99	Traditional Scottish smoked salmon (150g) £4.79	Smoked salmon slices (100g) £1.98	Orkney Scottish smoked salmon (200g) £5.99	Organic farmed smoked Orkney Salmon (140g) £4.99
Rating			○	☆	○	○	☆	◒	☆	○
Quiche	Quiche Lorraine (325g) £1.78	Quiche Lorraine (500g) £1.98	Roasted red pepper and goat's cheese tartlets[2] (240g) £2.29	Quiche Lorraine (340g) £1.79	Quiche Lorraine (475g) £2.49	Quiche Lorraine (385g) £1.89	Quiche Lorraine (400g) £2.49	Quiche Lorraine (400g) £1.89	Quiche Lorraine (400g) £2.49	Quiche Lorraine (400g) £1.99
Rating	◒	○	◒	◒	○	◒	☆	◒	★	○
Tomatoes	see[3]		Cherry tomatoes on the vine (300g) £1.59	Cherry tomatoes (250g) 75p	Vittoria tomatoes on the vine (300g) £1.79	Cherry tomatoes (600g) £1.39	Cherry tomatoes on the vine (180g) £1.08	Cherry tomatoes (400g) 98p	Cherry tomatoes on the vine (240g) £1.96	Cherry vine tomatoes (300g) £1.99
Rating			○	◒	○	○	○	○	○	☆
Chocolate cake	Chocolate orange and brazil nut[4] cake £2.98	Milk chocolate gateau 99p	Chocolate orange explosion cake £1.99	Chocolate sponge sandwich 95p	Triple chocolate cake £1.89	Chocolate sponge sandwich 79p	Chocolate indulgence cake £1.79	Chocolate sponge sandwich 79p	Chocolate fudge cake £2.15	Chocolate fudge sponge sandwich £1.99
Rating	○	○	☆	○	○	◒	○	○	☆	○
Wensleydale cheese	Butler's handmade farmhouse Wensleydale cheese £12.25/kg	Wensleydale £4.32/kg	Wensleydale special reserve cheese £7.98/kg	Wensleydale cheese £5.56/kg	Traditional Wensleydale £7.99/kg	Wensleydale £3.99/kg	Handmade farmhouse Wensleydale cheese £7.49/kg	Wensleydale cheese £4.32/kg	Wensleydale creamery's hand crafted special reserve Wensleydale £9.19/kg	Wensleydale mild £4.99/kg
Rating	◒	★	◒	○	☆	★	○	○	○	★
Overall ratings for each range	◒	○	◒	◒	○	◒	☆	◒	★	☆

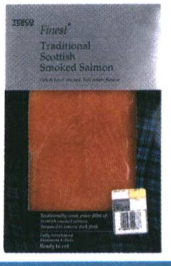
KEY ★ ☆ ○ ◒ ●
best worst

1 Asda Extra Special range doesn't include smoked salmon 2 Safeway The Best range doesn't include quiche Lorraine – this is the nearest equivalent
3 Asda Extra Special range doesn't include tomatoes
4 The main part of this cake is not chocolate

TASTE TEST WINNERS

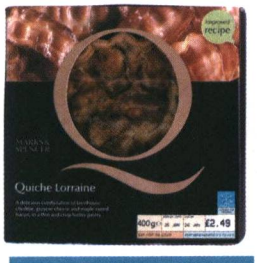


Safeway (standard)



Tesco Finest

Marks & Spencer

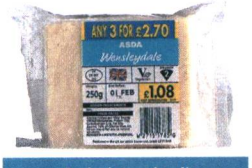


Marks & Spencer

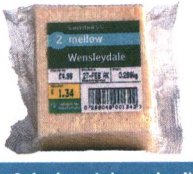
Waitrose

Marks & Spencer

Safeway The Best



Asda (standard)



Sainsbury's (standard)

Waitrose

The warranty maze

Which manufacturer-approved schemes make buying a used car almost as risk-free as buying new? We guide you through the options

Buying a second-hand car is clearly cheaper than buying new, but unless you're an expert it can be an expensive gamble. You could save thousands of pounds compared with the cost of a new car, but what if the car isn't all it seems? It might be about to develop an expensive fault, be two written-off cars welded together, or belong to a finance company.

To help you be more certain about a second-hand car, makers offer approved used-car schemes and extended warranties. We've scrutinised the fine print and picked out the best deals on offer.

YOUR OPTIONS

There are a number of ways to buy a used car with, at the very least, a warranty – which is usually a mechanical breakdown insurance (MBI) policy. Most new UK-bought cars come with a three-year warranty, and it should be possible to transfer this to another owner if the car is sold when it's less than three years old. Nearly new cars, including pre-registered ones, are widely available from franchised dealers, car supermarkets and online retailers.

Approved used-car schemes, now offered by most car makers, offer some protection against buying a pig in a poke. Cars in the schemes usually have verified histories, have at least a year's warranty and come with a range of other benefits, such as membership of a breakdown service. We've taken a close look at these schemes for this report.

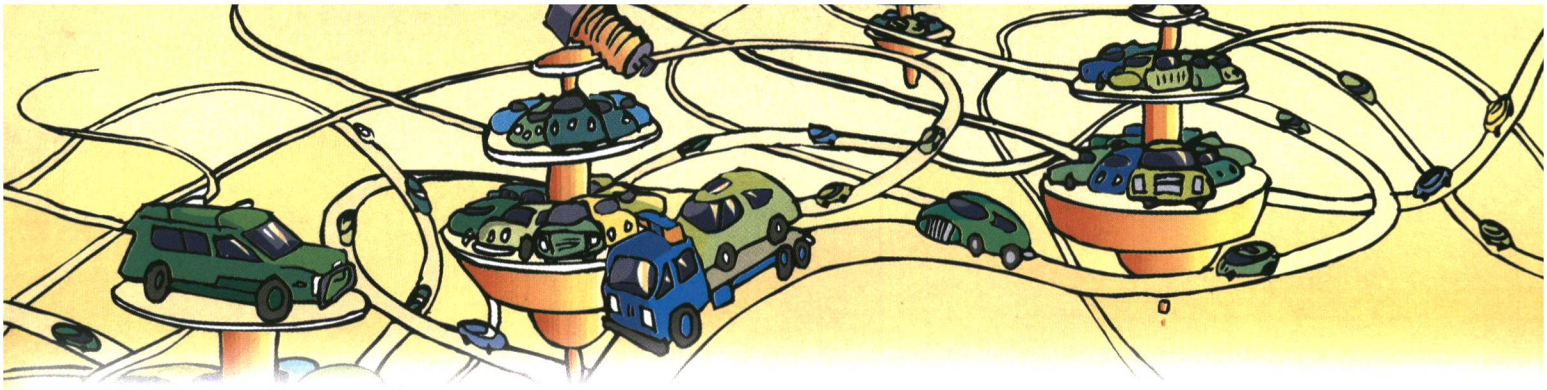
The cars offered are usually below a certain age and mileage. And the schemes aren't restricted to only the maker's own models – other makes are usually offered, too. Some manufacturers, including Lexus, Saab and Volvo, even publish new marketing literature for the models they've sold over recent years – which lists specifications, options and performance – to allow you to compare the cars.

If you decide to buy a car privately, you have to rely more on your own checks and tests. Pursuing a private seller for faults that appear after you've bought it could be difficult. You can reduce your risk by paying an expert to check the car and its history. And you now have the option to buy a warranty off-the-shelf. We've compared three of these, along with the makers' warranties, in our table on p36.

THE CASE FOR WARRANTIES

Whether or not your car is covered by a warranty, under UK law car dealers are obliged to supply you with a car that is of satisfactory quality and that corresponds

PHOTOGRAPHY HADDON DAVIS, JOHN TRENHOLM ILLUSTRATION PATRICK LEWIS



with any description. This means you can reasonably expect it to be suitable for all normal uses, bearing in mind its age, condition and the price you paid. It should also be safe, durable and free from minor defects. If the car you've bought turns out to be faulty, you should be able to get your money back – as long as you reject it within a reasonable time (which could be as little as three weeks). In addition, many approved used-car schemes have a no-quibble exchange policy.

Whether you think MBI policies are worth having will depend partly on your attitude to the risk of having a major repair bill. For domestic appliances, extended cover can cost almost as much as a replacement item. However, for a car, an MBI policy costing a few hundred pounds could cover repairs costing several thousand pounds.

A warranty can cover you against some unexpected and expensive repair bills. These can cover the cost of faults that occur during the period covered, typically 12 months, but sometimes longer. But the policies don't cover against all eventualities. Some expensive repairs, involving major components that may not last the life of the car, such as suspension, exhaust system and catalytic converters, are sometimes not covered. MBI policies also won't usually cover faults that existed when you bought the car – you'd have to take these up with the seller. And parts routinely replaced during servicing are normally excluded – tyres, brake pads, filters and spark plugs, for example.

RELIABILITY

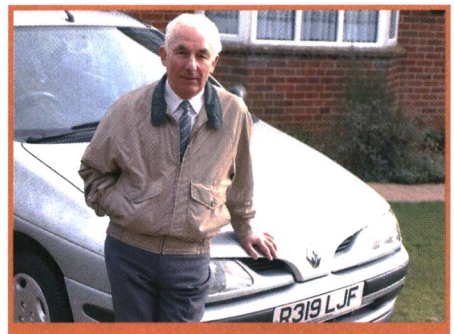
You may want to bear in mind how likely you are to claim on a warranty, so it's worth checking the reliability ratings of all the major makes in *Which? Car 2001*, and the most common faults suffered by individual models. Bear in mind that, even for a three- to five-year-old car from an unreliable maker, three quarters of models probably won't break down over the next year.

The probability of needing a repair depends on the car you own. In our last survey of almost 34,000 owners, around one in 14 cars less than two years old broke down or failed to start. That increased to one in eight cars between three and five years old. But there's a huge difference between models. For example, a new Renault Mégane is more than twice as likely to break down than a three- to five-year-old Toyota Corolla.

COMPARING SCHEMES

We've studied the small print of the approved used-car schemes run by car companies, to see which offer the best deal. We looked at the checks they make before putting the car on sale, what's included in the warranty (and more to the point, what's excluded), and what other benefits are offered.

Alongside these schemes, we've looked at some stand-alone MBI policies. The policies we've included are available direct from the warranty company (you don't have to buy them through a dealer). You could decide to buy one when you buy a used car, or at any time when you want to insure against unexpected repair costs. You could even buy one just before you sell a car, to improve your chances of selling it.



KEN'S PIPE DREAM IS DASHED

Ken Eaton bought a five-month-old Mégane from a Renault dealer, which included a 12-month Renault Care extended warranty. The following year, the power assisted steering (PAS) developed a fault. A pipe containing PAS fluid sprung a leak, and the repair was estimated at £280.

No problem, thought Ken, since the extended warranty was still valid. But when the Renault dealer contacted Renault Care (a mechanical breakdown insurance policy underwritten by an insurer), it rejected the claim saying that hoses and pipes were excluded in the warranty policy document – this is a common exclusion.

Amazed and disappointed that such an important component wasn't covered by the warranty, Ken wrote to Renault customer services. Although sympathetic and understanding, the company confirmed the policy wording. Despite this, it did give Ken an ex gratia payment of £150 in vouchers (towards future servicing or repairs) to compensate him in part. To make matters worse, the price of the faulty component had increased by £60, making the final repair bill £342.

WHAT YOU GET FOR YOUR MONEY

Perhaps surprisingly, most of the car makers don't guarantee the second-hand cars in their approved used-car schemes. Most of the warranties offered are MBI policies, which means they're backed by insurance underwriters. A notable exception is Saab, where the car is guaranteed by the dealer.

Some schemes include a range of specific benefits, including insurance for your tyres and keys, free mobile phones and no-claims money-back offers. It's probably not worth choosing a policy on the basis of these, but they could be useful bonuses.

Here we've picked out some of the key features common to many schemes.

Age and mileage limits The age of cars included in a scheme varies from company to company. Renault To Go, for example, stocks only cars less than 18 months old and with fewer than 18,000 miles on the clock. Interestingly, Renaults were among the least reliable cars in our last survey, with a quarter of six- to eight-year-old cars breaking down. On the other hand, BMW, Vauxhall, and Volvo don't impose any age or mileage limits on the cars they'll include under their approved schemes. Honda, Toyota (two of the most reliable makes in our survey), and Seat, have age limits but no mileage limits on their cars.

Warranties A warranty is potentially the most valuable benefit of a used-car scheme. But warranties rarely offer the fully comprehensive protection you might hope for (see 'Common exclusions', p37).

Unfortunately, the companies whose cars suffer from the most breakdowns and faults tend to have the sketchiest warranties. These include Alfa Romeo, Fiat, Peugeot and Renault. For example, older Peugeot 306s are prone to problems with their central locking mechanisms. But this isn't covered by all warranties.

Warranties from many prestige marques, such as Audi, BMW, Lexus, Mercedes-Benz, Saab and Volvo, stand out as having the fewest exclusions. However, Jaguar's warranty has one of the longest lists of exclusions, and its recent cars are ▷

Used-car approval schemes

	Cars included			Vehicle exchange			Checks		Warranty features									Warranty exclusions			
	Identical cover for other makes	Age limit (years)	Mileage limit (000 miles)	Vehicle exchange	No quibble	Exchange within (days/miles)	Service history	MoT	Length of warranty (months)	Can be extended to (months)	Cover reduced on cars over (years/miles)	Mileage limit (000 miles)	Transferable to new owner (£)	Continental Europe cover (days)	Free to choose service agent	Servicing tolerance (miles/days)	MoT cover included	Wear and tear	Catalytic converter	Stereo and sat nav or telecoms	Handles locks keys or hinges
Manufacturer																					
Alfa Romeo Approved Used	✓	5	80	✓	✓	30/1,500	✓	✓	12	40	3	120	25	✓	✓[1]	750/30	£	£	£	×	×
Audi Approved Used	✓	7	100	✓		30/unlimited	✓	✓	12	24	5	100	17.50	30		1,000/30	✓	×			
BMW Approved Used	✓			✓		30/1,000	✓	✓	12	48	3		✓	✓		1,000[3]	✓				×
Chrysler Jeep Genuine Approved Used	✓	5	60				✓	✓	12	36			25	✓		1,000/28	✓	see[4]	×	×	×
Citroën Hallmark	✓	5	75	✓		30/unlimited			12	36			25	✓		750/30		see[5]		×	×
Daewoo Approved Used	✓	10	120	✓		30/1,000	✓	✓	12	36			✓		✓	1,000/1 month	✓	×			
Daihatsu Depend	see[6]	5	60				✓	✓	12	72			19			1,000/30	✓		£	£	£
Fiat Approved Used	✓	5	80	✓	✓	30/1,000	✓	✓	12	40	3	100	25	✓	✓[1]	750/30	£	£	£	×	×
Ford Direct		4	50	✓	✓	30/1,000	✓	✓	24	n/a			✓	✓		1,000/1 month	✓	×			
Honda Approved	see[7]	8[7]		✓	✓	30/1,000	✓	✓	12	48			20	✓		750/unlimited	✓	£		×	×
Jaguar Approved Used	see[6]		120[8]	✓	✓	1 month/1,000	✓	✓	12	72		120	✓	60		1,000/1 month	✓	×	×	see[8]	×
Lexus Approved Used		7	140	✓		30/1,000	✓[9]	✓	12	36			25	60		750/30	✓	see[10]			
Mazda Approved Used	✓		100	✓	✓	14/500	✓	✓	12	24			✓	✓		1,000/1 month		×			
Mercedes-Benz Signature	✓		100	✓[11]	✓	30/1,000	see[12]	✓	12	36			20	60		1,000/unlimited	✓	×		see[13]	×
MG Rover Approved	✓	5	60	✓	✓	30/1,000	✓	✓	12	36		100	✓	60		500/28	£	×	×	×	
Mitsubishi Red Zebra	✓		100	✓		30/1,000		✓	12	see[15]		100	20	60		1,000/1 month	✓	×			×
Nissan Approved	✓	6	100[16]	✓		30/unlimited			12	36			✓	60		500/28	✓	×	×	×	
Peugeot Lion Used	✓	5[17]	80[17]	✓		30/unlimited			12	48			19.50	✓		1,000/30	£	see[4]	£	£	×
Renault To Go		1.5	18				✓		24	36			✓	60		1,000/1 month	£	×			×
Saab Approved		5	100	✓		30/1,000	✓	✓	12[19]	see[20]	5/100,000	120		60		500/28				×	
Seat Dealer Approved	✓	15		✓	✓	30/unlimited	✓	✓	12	24			20	60		500/28	✓	see[21]		×	
Skoda Elita Retailer Appr'd	✓	5	60	✓	✓	30/1,000	✓	✓	12	36			✓	60	✓	500/28		×	×	see[13]	
Subaru Proven	✓	6	60				✓	✓	12	48			20	60		1,000/28		×	×	×	×
Toyota Auto Assured		7		✓	✓	14/500	✓	✓	12	36[22]			✓	✓		750/30	✓				×
Vauxhall (Network Q)	✓			✓		30/1,000			12	36				60		500/28	✓			see[13]	×
Volvo Selected Used				✓		30/1,500	✓	✓	24	see[23]	2/40,000	40	✓	120		1,000/1 month					
VW Approved Used	✓[9]	7	100	✓	✓	30/1,000	✓[9]	✓	12	see[23]	5/100,000		17.50	✓		1,000/30	✓	×		see[13]	×
Independent warranties																					
Motorcare		15							6	48				60	✓[24]	500/21		£	£		×
Warranty Direct		5[25]	60[25]						12	36		see[26]	25	60	✓[24]	1000/30		see[8]	×	×	×
Warranty Wise									6	48	7/70,000		25	60	✓[24]	500/21	£	£[8]	£	£	£

NOTES

A £ in a column means the feature can be included, or the warranty exclusion can be removed, for an extra fee.

Cars included

Cars above a certain **age** or **mileage limit** are often excluded from schemes.

Checks

In addition to checking the **service history** and **MoT**, the schemes generally include a report from a mechanical inspection, a check that the vehicle doesn't have an outstanding finance agreement and a check on the recorded mileage.

Warranty features

A **minimum warranty** period of 12 months is the least you can expect. This might be made up from the remainder of the maker's original warranty (which can be comprehensive) and a more restricted mechanical breakdown insurance. This can usually **be extended** when you buy the car or when the original warranty expires, up to the limit shown.

In some schemes the terms of the warranty are reduced if the **car is older than** a certain age or has exceeded a certain mileage. Some warranties expire when the car reaches a certain mileage.

If you sell the car while the warranty is in place, the benefits are usually **transferable to the new owner**. Policies with a ✓ can be transferred for free, while others charge a fee.

Where there's a limit on **continental Europe cover**, we give the duration.

With most schemes, you're not **free to choose the service agent**, but have to use a franchised dealer. We've shown where you have the option to use other garages. You need to keep the car serviced to the manufacturer's schedule to keep the warranty valid. The **servicing tolerance** shows how much leeway you have after the official service deadline.

Warranty exclusions

All warranties contain exclusions. We've shown some key ones with a ×. Many exclusions can mean you having to foot the bill for expensive or annoying faults – **catalytic converters** and **stereos**, for example. **Hoses** that fail can cause very expensive consequent damage, but are often not covered.

Our **warranty coverage** rating is an overall assessment of the exclusions. A comprehensive warranty with minimal exclusions is rated ☆, a reasonably comprehensive one with some important exclusions is rated ○, and one with several important exclusions has a ◒ rating.

1 A franchised dealer is recommended, but not compulsory
2 Only covered parts included; all others are excluded
3 BMW cars don't have set service intervals
4 Covered up to 60,000 recorded miles, or 12,000 miles since purchase (whichever is longer)
5 Excluded if more than 50,000 recorded miles
6 Similar, but not identical, cover for other makes
7 Identical cover for other makes up to five years old only
8 Reduced cover more than 60,000 miles
9 A service history check isn't available for other makes
10 Liability can be reduced if wear and tear is a factor
11 At Mercedes-Benz Direct dealers only
12 Depends on individual dealer's policy
13 Original equipment included
14 Mobilo Life covers all Mercedes-Benz cars registered since 24 October 1998 for up to 30 years
15 Can be extended indefinitely if current mileage is less than 100,000

Hoses	Consequent damage	Water leaks/ingress	Warranty coverage	Breakdown service: Provider	Covered at home	Covered elsewhere	Covered elsewhere in Europe
×	×[2]	×	◒	AA	✓	✓	✓
		×	○	RAC	✓	✓	£
×			☆	BMW Emergency/ Mondial Assistance	✓	✓	✓
×		×	◒	Green Flag	✓	✓	✓
×	×	×	◒	Green Flag	✓	✓	✓
			○	AA	✓	✓	
	×	×	◒	Mondial Assistance	✓	✓	✓
×	×[2]	×	◒	AA	✓	✓	✓
		×	○	RAC	✓	✓	
		×	○	AA	✓	✓	✓
×	×[2]		◒	Mondial Assistance	✓	✓	
	×		☆	RAC	✓	✓	✓
×	×		○	Mondial Assistance	✓	✓	✓
			○	RAC[14]	✓	✓	✓
		×	◒	AA		✓	£
×			○	Mondial Assistance	✓	✓	✓
×	×		◒	RAC	✓	✓	£
×	×	×	◒	see[18]	see[18]	see[18]	see[18]
×	×[2]	×	◒	AA (2yrs)	✓	✓	£
			☆	AA	✓	✓	✓
			☆	AA	✓	✓	90days
	×	×	◒	AA	✓	✓	90days
×		×	◒	Mondial Assistance	✓	✓	✓
			☆	RAC	✓	✓	✓
×	×		☆	AA	✓	✓	90days
			☆	RAC	✓	✓	✓
×		×	○	VEA	✓	✓	
×	×	×	◒	DAS Motor Assist	✓		
×			◒	Green Flag (£)	✓	✓	
×	×		◒	WH Assist	✓	✓	

16 Limit for petrol cars only; 150,000-mile limit for diesels
17 Cars less than three years old/50,000 miles for other makes
18 Option to join AA. Cover at home, elsewhere and Europe
19 Expires after 12 months or 20,000 miles
20 Can be extended to 30,000 miles
21 Covered for three months from purchase or up to 50,000 miles
22 Until car is seven years old
23 Unlimited
24 VAT-registered garage stipulated. Must be serviced using manufacturer's schedule, or every 6,000 miles/6 months with Warranty Wise and Motorcare
25 Gold cover. Platinum (one year/15,000 miles) and Standard (10 years/100,000 miles) also available
26 Annual limit of 30,000 miles

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature × has this drawback

prone to breaking down. Of the mainstream makes, Seat, Toyota and Vauxhall have commendably comprehensive policies.

Breakdown services Breakdown cover is included in almost all approved used-car schemes, though Peugeot charges extra for this. It usually covers you for breakdowns at home and anywhere in the UK and western Europe.

Vehicle exchange schemes These come in two guises. Around half the schemes have 'no quibble' policies, which should mean that you can return the car you bought and exchange it for another of an equivalent value for any reason. This offer typically lasts for one month or 1,000 miles after purchase. Others apply only if there's an identifiable fault that the dealer's unable to rectify, or if one of the pre-sales checks turns out to be wrong, for example.

MoT test cover MoT failure could lead to unexpected repair bills on cars more than three years old. Many of the schemes include cover that pays out to fix faults that lead to an MoT test failure (see the table, left, for details of which ones). It's a paid-for option in a handful of schemes.

INDEPENDENT WARRANTIES

The cover offered by independent MBI policies is similar to the least generous approved used-car schemes. Cars aren't automatically ruled out of independent policies just because of their age and mileage. Older or high-mileage cars simply get less cover, or cost more to cover. As with the approved used-car schemes, some makes and models of car cannot be covered, or are subject to a loading on the premium. As well as kit-cars, modified cars, exotic sports and luxury models, these may include some well-known models such as BMW 5-series, Mercedes 190, Land Rovers and Jaguars.

COMMON EXCLUSIONS

If your car is covered by a warranty and it breaks down, the warranty won't necessarily cover the repair cost. The policy wording excludes some components and some circumstances. And you need to follow the procedures detailed in the policy document meticulously to ensure that your claim is met (see 'Follow the rules – or else', p38, for an example).

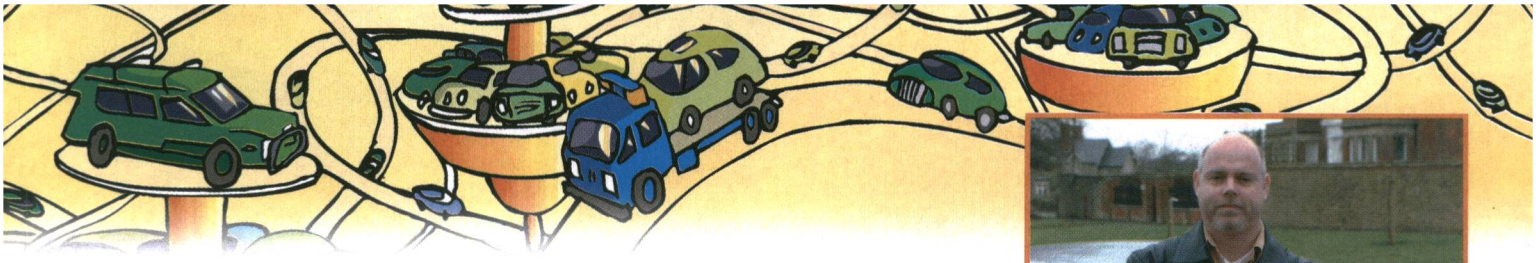
MBI policies are generally designed to cover breakdowns and serious faults. They're not intended to cover all repairs and servicing, and non-essential items (including stereos and internal trim) are often not covered. Failures in the annual MoT test are generally not covered unless you have a specific MoT cover policy.

Excluded components are spelled out in the warranty document, and are defined in two main ways. Generally, the best types of warranty say that everything that was fitted by the manufacturer is covered, except for some specific parts which are listed. These are generally service-related items such as wiper blades and spark plugs. These come closest to new car warranties.

Other warranties list the components that are covered – the longer the list, the better the warranty. However, although the lists can run to more than 100 components, cars are made from many thousands. This means that many potential faults won't be covered. The parts listed are mainly from the 'driveline' – engine, gearbox and transmission. Some policies can be upgraded to include more parts if you pay an additional premium.

TOP TIPS USING A CAR WARRANTY

- Read the policy document carefully. You're bound by all the small print, and it may not cover what you expect.
- **Make sure you know what obligations the warranty imposes on you. In particular, you must be able to prove that you've followed the car's servicing schedule – always have an up-to-date service record, and keep all your invoices and receipts.**
- You should report faults as soon as you can. Some companies automatically reject a claim if they don't hear from you within seven days of the fault occurring.
- **Take particular care if your odometer or speedo need replacing. Tell the warranty administrators immediately – even if it's not a covered item – or any subsequent claim may be refused on the grounds that the car's recorded mileage can't be verified.**
- If a breakdown occurs, make sure you follow the procedure explained in the warranty documents carefully. Repairs can't usually go ahead until the warranty company gives its approval. When elsewhere in Europe, you can often get the repairs done and claim a refund when you return – check what your policy says.
- **Faults that existed when you bought the car, or ones on parts that have been recalled by the manufacturer, are usually excluded by mechanical breakdown insurance policies.**
- If you've got personal AA or RAC cover, cancel it. There's usually no point in being covered twice.



Many of the approved used-car schemes reject claims if wear and tear may have contributed to the breakdown. Commendably, BMW, Daihatsu, Lexus, Saab, Toyota, Vauxhall and Volvo should cover this eventuality. Some schemes accept claims as long as you haven't exceeded a mileage or time limit.

The circumstances of the breakdown or component failure may reduce any claim, and policies require you to minimise losses – by attending to problems promptly and by not abusing the car. In other cases, you may have no control over the causes of the fault. For example, faults brought about by water ingress (perhaps due to faulty seals around windows, doors and sunroofs) are often excluded. Faults caused by overheating or freezing are also often not covered.

Individual warranties put specific demands on you, so it's important to know what yours says. See our tips on p37 for pointers on some common traps to avoid.

WHAT PRICE PEACE OF MIND?

It may be impossible to tell what the warranty and other benefits cost when you buy a car from a dealer. It's clearly paid for from the profit margin between the trade-in price paid for the car and the retail price shown on the forecourt. And to complicate matters further, the price of a stand-alone MBI policy depends on your car and the level of cover you want. Much like other insurance policies, prices can also vary depending on where you live.

We compared the private and dealer prices of a popular car and looked at the cost of adding some of the popular benefits offered by dealers. Cars within the approved used schemes are often offered at prices above those in *Glass's Guide* – the car trade's bible.

Last December we found a 48,000-mile R-reg 1997 VW Passat 1.9 SE TDI at a VW-approved dealership at £9,999. A check in the books shows that the garage will have paid around £8,000 for it when it was traded in. Privately, the car would change hands for around £8,600. Add to this the cost of a full mechanical inspection and history check (£200), a warranty (£200) and a year's membership of a breakdown service (£136), and you could buy a similar car with much the same protection as the one in the garage for less than £9,200 – a saving of £800.

YOUR RIGHTS WHEN BUYING A WARRANTY

While comparing the terms and conditions of the warranties, we found some that our lawyers thought were potentially unfair under the Unfair Terms in Consumer Contract Regulations 1999. Several included a clause to say that the contract couldn't be cancelled under any circumstances, which is unfair if the manufacturer or insurer is in breach of the terms of the warranty. Another common clause is that the manufacturers or insurers won't be liable for any consequential loss whatsoever. But if they were in breach of contract (by not complying with the contract terms, for example), again they could be liable.

A clause that we've criticised before is now much less common. It's potentially unfair to say that any disputes should be decided by an independent expert assessor: it could stop you going to court to resolve any dispute.

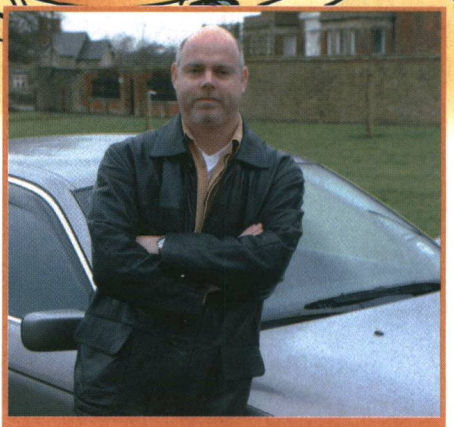
We're drawing these clauses to the attention of the Office of Fair Trading, to see whether it agrees that the clauses are unfair.

DEMANDS PUT ON YOU

For the warranty to remain valid, you need to keep the car serviced in line with the maker's recommendations. If you can't prove that services have been carried out at the correct intervals, a claim is likely to be rejected. Many policies require you to keep all service invoices and have the warranty documents stamped, as well as keeping the car's own service record booklet up to date.

If a fault occurs, you must get it seen to as soon as possible, and let the warranty administrator know. Sometimes the policies stipulate that you must report faults within seven days of their appearance, or risk having your claim rejected. You'll need to show that you've limited your losses, as in any insurance policy, and you mustn't drive the car if it will cause further damage.

Policies can also stipulate who can repair the car. This is almost always a franchised dealer, though a few allow you to go to any VAT-registered repairer as long as you get permission first. The independent warranties may specify that you take the car to one of their recommended repairers.



FOLLOW THE RULES – OR ELSE

Adam Grundy bought a warranty for his BMW, costing £300, from Warranty Holdings. A month later the water pump failed. His policy document confirmed this component was covered, and he had the car repaired, for £275, at a BMW garage.

When Adam approached Warranty Holdings to reimburse the cost, it refused, pointing out that he hadn't followed the procedure outlined in the policy. The small print stated that the car should be taken to one of Warranty Holdings' recommended repairers, and that it could choose to use reconditioned or non-original parts to repair faults.

Disappointed by the policy restrictions, Adam sought a refund for the unused part of his warranty and took out another policy – which turned out to be cheaper – from Warranty Direct. This lets Adam have his car repaired at any garage.

OUR VERDICT

A used car can look like great value, and buying it through a maker's approved used-car scheme can offer extra security in a transaction that's renowned for being risky. But these schemes might not offer the cover you expect.

Most of the benefits offered by the car makers' approved schemes can be bought elsewhere, including a warranty. But you may like the convenience of buying through the dealer as part of the whole package.

The warranty is arguably the most important and valuable part of an approved used-car scheme. When you take out a policy, you're entering into a contract, but without detailed mechanical knowledge it's impossible to know how well covered you are. Many are littered with get-outs that stop you from making a claim if you have a breakdown or other problem. The best of the warranties – like those from BMW, Lexus, Saab, Seat, Toyota, Vauxhall and Volvo – can be almost as good as those supplied with a new car. But the least generous policies, including those from Alfa Romeo, Citroën, Fiat, MG Rover, Peugeot and Renault, may not cover many faults that could arise.

If you value reliability above everything else, check the reliability ratings in our annual *Which? Car* guide. It's better to own a car that's less likely to break down in the first place than to have excellent breakdown cover. Reliable brands, such as Honda, Lexus, Mazda, Nissan and Toyota, have far fewer breakdowns than unreliable brands.

PREMIUM PORTUGAL

The Algarve, great golf courses and grilled sardines – and that's not all Portugal can boast. Its red wine is impressive, too

'Some of the most interestingly different reds in the world'...'a revelation'. That's how *The Which? Wine Guide 2002* describes today's Portuguese red wine. Its quality has improved hugely over recent years, thanks, many critics claim, to the modernisation of winemaking techniques and the arrival of better equipment in previously old-fashioned wineries. Critics also point to the variety of exciting flavours of Portuguese reds which result from the use of local indigenous grapes. So, if you fancy trying something different, or are bored with Cabernet, Merlot or Shiraz, what can Portuguese red table wine offer? We asked a panel of expert wine tasters for their verdict on 18.

LOCAL HEROES

Portugal's reds are often made from little-known grapes which include Trincadeira, Baga and Touriga Nacional. These grapes all have a subtly different flavour (it's this that gives Portuguese red wine its diversity). Up-and-coming wine regions to look out for, where many wineries have been overhauled in the past decade, are Ribatejo and Estremadura – both north of Lisbon – and Alentejo which is further to the east. Table wines from port country, the Douro Valley, are also now starting to appear in the UK.

AN IMPRESSIVE RESULT

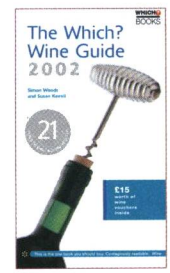
We asked the major supermarkets and high-street off-licences to nominate two Portuguese red wines from their lists that cost less than £7. We then selected 18 of these and gave them to a panel of six professional wine tasters. They sampled the wines 'blind' (the bottles were covered) and awarded a score to each one tasted.

Compared with other *Which?* wine tastings, this produced an impressive set of marks. We found three Best Buys and awarded ten more wines an above-average rating. Wines from the Ribatejo region did particularly well. Not all the judges were positive, though, and some wines were criticised for being 'thin, or lacking in concentration' and 'grubby'. That said, most of our panellists praised the selection.

'I was pleasantly surprised by this range,' said one expert. 'Portugal has something distinctive to offer, even at this relatively affordable price. For consumers looking for good value, and prepared for the slightly wild, off-beat character of Portuguese reds, a good proportion of these wines are worth trying.' Another of our tasters concluded: '(These wines) compare well with what you get from Spain at this price, and show that Portugal has modernised its winemaking techniques beyond measure in the past decade.'

WHICH? BOOKS

Find out more about Portuguese wine in *The Which? Wine Guide 2002* (£14.99). To order, call **0800 252 100** and quote WWG02.



BEST BUY

Top of the tasting by a clear margin was **Vinha Padre Pedro 1998** (Marks & Spencer, £5.99), made in the Ribatejo region in central Portugal. One panellist gave this wine average marks, but the rest scored it highly, praising its 'very appealing juicy style'. Two other typical descriptions were: 'smooth, well structured and balanced'; 'modern in style, approachable with some complexity.' It scored ★.

Runner-up was **Chamine Vinho Tinto 2000, Alentejo** (Oddbins, £6.99). This was judged 'a likeable wine with immediate appeal', with 'soft tannins, fresh fruit' and a 'fuller, long, raspberry' flavour. It scored ☆.

Third best was the good value **Dom Ferraz Bairrada 1999** (Wm Morrison, £4.75). Tasters found this wine had 'nice fruit concentration and richness – a touch of class', and approved of its 'chocolatey dark fruit' taste and 'toasty oak' undertones. It too scored ☆.

All three wines would make excellent partners for red meat dishes, good-quality cheeses, and peppery stews.

HOW THE OTHER WINES FARED, IN ORDER OF MERIT

4 Pedras do Monte 1999, Terras do Sado (Bottoms Up, Wine Rack, £5.99) ☆
5 Senda do Vale 2000, Ribatejo, (Sainsbury's, £5.99) ☆
=6 Joao Portugal Ramos Trincadeira 2000, Alentejo (Waitrose, £6.99) ☆
=6 Segada 2000, Ribatejo (Budgens, Unwins, £4.49; Bottoms Up, Wine Rack, £5.99) ☆
8 Castas do Carneiro 1998, Estremadura (Majestic, £4.49) ☆
=9 Co-op Big Baga 1999, Beiras (£4.49) ☆
=9 Tuella Tinto 1997, Douro (Majestic, £4.99) ☆
11 Bela Fonte Baga 1999, Beiras (Oddbins, £4.99) ☆
12 Alianca Particular Palmela 1998 (Tesco, £6.99) ☆
13 Dom Ferraz Dao 1999 (Tesco, £4.99) ☆
14 Portada Tinto 1999, Estremadura (Unwins, £4.49) ○
15 Manta Preta 1999, Estremadura (Waitrose, £5.99) ○
16 Alta Mesa Red 2000, Estremadura (Budgens, £3.49) ○
17 Bela Fonte Jaen 2000, Beiras (Safeway, £4.99) ○
18 Star Mountain Oak-Aged Touriga Nacional-Tinta Roriz, Beiras (Co-operative Group, £4.49) ●

KEY
★ ☆ ○ ◒ ●
best ← → worst

PHOTOGRAPHY ARTEMI KYRIACOU

PULP KITCHEN

They're not as convenient as opening a carton, but juice extractors make a much tastier and healthier drink

Sarah Roberts-Wray assesses eight juice extractors

Fresh juice is not only delicious, it's also packed with goodness – vitamins, minerals, enzymes and anti-oxidants. And drinking a glass a day is a great way to boost your fruit and vegetable intake. It can be time consuming to make and some juicers are fiddly to clean, but you can't compare the results with shop-bought equivalents – which may contain concentrates, added water and preservatives.

You can juice just about any fruit or vegetable that takes your fancy. The juice can be used to create smoothies, shakes, soups or sauces, and the pulp can be used in cakes or savoury dishes. Following your own taste and imagination is great fun, but careful consideration of the nutrients involved can help you mix and match combinations to give healthy tonics. For example, at this time of year you may be feeling run down by our seemingly endless winter. So how about a restorative combination of lettuce, celery and tomato to bolster energy levels and fight fatigue? Or pineapple and mango – to combat the winter's aches and pains? We all know that citrus fruits are a good source of vitamin C, but pineapples contain the enzyme bromelain – thought to work as an anti-inflammatory – and papaya provides papin – good for helping digestion.

JUICERS ON TEST

We tested eight centrifugal juice extractors for this report. These are different from blenders and presses, as they first grate the fruit or vegetables, then separate juice from fibrous pulp with a fast-spinning sieve. The end result is a glass of smooth juice and a reservoir of wet pulp.

We rated the machines' performance by juicing 350g of carrots, apples and pineapples in each. We calculated how efficient they were at extracting juice from the basic produce, and the speed with which they did so. Three testers evaluated the consistency of the juice each machine made and we asked an ergonomist to assess convenience aspects, such as how easy they were to clean and to operate.

USEFUL FEATURES TO LOOK OUT FOR

Juicers come in a variety of shapes and sizes to suit both your wallet and your kitchen. Most share some common characteristics, such as a lid-lock which prevents the machine from running unless it's securely fastened. But there are some other features worth looking out for.

The most time-consuming aspects of juicing are preparation and cleaning. A large chute will save you a great deal of time and energy chopping, as you can feed larger chunks into the machine. A large pulp container, like that on the Russell Hobbs JuiceLady, will save you time and hassle cleaning – especially if you do a lot of juicing in one go. Most juicers come with a jug, which may help to keep drips and splashes in check and minimise mess on your work surface.

Variable speed control is not essential but can be useful on the less powerful machines, especially if you are juicing a

PHOTOGRAPHY JAMES DUNCAN, JOHN TRENHOLM

variety of fruits and vegetables. Selecting higher speeds for hard fruit and vegetables, such as celery, carrot, beetroot and ginger, and slower speeds for softer produce such as cucumber, plums, oranges, tomatoes and grapes is the most efficient way to extract juice.

CITRUS PRESS

Two of the juice extractors (the Russell Hobbs Juice Centre and the Magimix Le Duo) came with a citrus press attachment, which we tested with oranges. We compared the pressed orange juice with orange juice that had been extracted in two models – the Breville and the Prima.

The citrus presses were slower to use and produced a little less juice than the extractors. However, the pressed juice had a pulpy orange sediment, similar to the freshly squeezed orange juice that we're used to in the shops. The Magimix Le Duo's press was easier to use and required less force than the Russell Hobbs press.

CLEANING UP

Juicer manufacturers don't seem to have cracked the issue of cleaning as none of the machines scored above average in our ease of cleaning test. Generally speaking, the fewer parts the juicer has, the quicker it should be to clean. However, we found the Breville Deluxe had tricky nooks and crannies in the casing, where pulp was easily caught. Our advice is to get on with this chore as soon as possible, as pulp left on the sieve will dry rock solid. The Philips Cucina comes with a cleaning brush, and the Magimix Le Duo has a spatula to help cleaning, though a hard-bristled washing-up brush should do the job just as well.

Strongly coloured produce, such as carrots, may stain the casing, while garlic and other pungent vegetables may leave an odour. To thoroughly clean your juicer, you can either run a little water through the system or soak individual parts in bicarbonate of soda. A wipe around with vegetable oil is also suggested as a good way to remove stains from the plastic casing.

Some parts of the Russell Hobbs JuiceLady and the Magimix Le Duo can go in the dishwasher – check the manufacturer's instructions. Magimix recommends a short dishwasher programme at about 50°C for the Le Duo. It's important to make sure all the parts are dry before putting the juicer away as this will prevent a musty smell, or even mould growth, from developing between uses.

WEAR AND TEAR

Over time, naturally occurring acid in fruit can start affecting the machines' component parts – further reason for washing the components as soon as possible. The heat and chemicals used in dishwashers may also accelerate this deterioration.

We carried out some safety tests on the juicers, including an artificial acceleration of the ageing process. During this test the sieve of the Kenwood JE550 disintegrated and the outer casing of the machine failed to contain the metal pieces. As this could be dangerous if it happened at home, we retested a second sample, and this time the juicer passed the safety assessment. However, it's important to check all the juicers' components regularly for wear and tear. Bear in mind that the sieve might need to be replaced at some stage.

HOW THE BEST BUYS PERFORMED

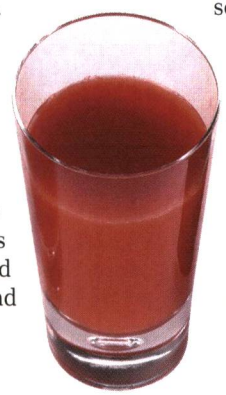
None of the models tested performed consistently well in all our tests. Both of the Best Buys were efficient at extracting juice and had some useful convenience features. The Breville Deluxe has the largest chute on test and was one of the easiest models to use when feeding in fruit and vegetables. The Magimix Le Duo has the easiest controls to use, the best citrus press and was the quietest on test.

The Breville Deluxe extracted juice faster than the other models on test, but the Magimix Le Duo won the best ratings for the consistency of its juice – its carrot and apple juice were particularly smooth.

On the downside, both models were tricky to clean, and the Breville was large, heavy and somewhat messy. Neither comes cheap but, in the long run, their efficient juice extraction could help recoup some of this extra cost outlay, as you'll get more juice from your raw ingredients.

TIPS ON JUICING

- Rinse fruit and vegetables before juicing and remove thick peel (such as that on pineapple, melons or kiwi fruit) and hard stones (as in apricots, peaches or plums). Thin-skinned produce, such as carrots and apples, don't need to be peeled, although it's best to do this to remove any pesticides.
- If you're extracting juice from citrus fruits (not pressing them), you may want to remove the pith as it will affect the colour of your juice.
- Bananas and avocados aren't really suited to juicing – so it's better to mash or blend these and add them at a later stage.
- Ideally you should drink fresh juice as soon as it's made. However, if you must, you can store it briefly in an airtight container in the fridge.
- If you're experimenting with different fruits and vegetables and discover you don't like a particular mix, don't throw the juice away – it could be tasty in soup or a cake. The same is true for left-over pulp. ▷



RECIPES FOR GOOD HEALTH

Some of the juicers come with leaflets suggesting juice and pulp recipes, and the Kenwood JE550 provides a book *Juicing for Health*, which also gives beauty tips, such as drinking a tonic of tangerines and raspberries to help if your hair is lacking lustre and shine.

Other recipe combinations that you might want to try include:

- for increased energy, a combination of beta-carotene, vitamin C, zinc and chlorophyll (from the Russell Hobbs JuiceLady manual)

5 topped carrots
2 stalks of celery
1 handful of parsley
1/2 a peeled lemon

- for extra fibre, try American-style pancakes (from the Philips Cucina manual)

150g apple pulp
150g self-raising flour
2 eggs
100ml milk
50g raisins
50g dried apricots
sugar and cinnamon (to taste)

Stir the flour and eggs into the apple pulp. Add enough milk to produce a fairly firm mixture, then spoon in the dried fruits. Heat a little butter in a frying pan. Flatten scoops of the pancake mixture into pancakes. Fry on both sides until cooked through and golden. Serve hot or cold – sprinkled with sugar and cinnamon to taste.

JUICE EXTRACTOR SUMMARIES

Breville JE2 Deluxe Juice Extractor

Price £90
Dimensions (hxwxd) 40x32x22cm
Weight 4.1kg
Chute diameter 75mm
Available in Argos, only in silver

Carrots	☆
Pineapple	☆
Apple	☆
Orange (extracted)	☆
Feeding material in	☆
Controls	☆
Cleaning	◒

BEST BUY

The Breville Deluxe juice extractor combines speed with efficient juice extraction to produce frothy, sediment-free juice. It has the biggest chute of all the models we tested and many foodstuffs can be fed in whole, really cutting down on preparation time. It has a massive two-litre pulp container, which will save time cleaning if you are doing a lot of juicing in one go. A jug and a recipe booklet are also supplied. On the downside, the machine is large and quite heavy and is prone to jump when first switched on. It's fast but can be messy. It's also quite hard to clean because pulp can easily get caught in the outer casing.

Total test score 70%

Kenwood JE356

Price £30
Dimensions (hxwxd) 29x20x17cm
Weight 1.9kg
Chute diameter 55mm
Available in chrome (JE356) and white (JE350)

Carrots	○
Pineapple	◒
Apple	◒
Feeding material in	◒
Controls	☆
Cleaning	○

The Kenwood JE356 is the smallest and lightest model on test. Unfortunately the juice spout doesn't protrude far from the casing and the jug doesn't fit snugly against the machine. As a result there is a lot of splashing and dripping on to the work surface making this model the messiest juicer on test. It has two speeds and a jug but is slower than most of the other models on test and produces less juice than our Best Buys. At 0.4 litres the pulp container is also on the small side so you might have to stop and clean out the machine if you're doing a lot of juicing in one go.

Total test score 52%

Philips Cucina HR1840

Price £40
Dimensions (hxwxd) 29x27x19cm
Weight 3kg (including blender attachment)
Chute diameter 58mm
Available only in ivory

Carrots	○
Pineapple	○
Apple	◒
Feeding material in	○
Controls	◒
Cleaning	○

The ivory casing may not be to everybody's taste, but you get a lot for your money with this model as it also includes a blender attachment – suitable for whizzing up smoothies and shakes, and for crushing ice. However, we didn't test this feature. The Philips Cucina also features two speeds, a pulse button and cleaning brush. It has a large 700ml jug and although there is no recipe leaflet, there are half a dozen juice suggestions in the instruction manual. It is reasonably easy to clean and didn't drip or splash. However, we found it could be awkward to assemble and, although not the smallest on test, the chute was so narrow that apples had to be cut into many pieces.

Total test score 57%

Prima JE3000

Price £20
Dimensions (hxwxd) 28x27x18cm
Weight 2.6kg
Chute diameter 56mm
Available in white (£20) and satin (£25)

Carrots	○
Pineapple	◒
Apple	●
Orange (extracted)	○
Feeding material in	◒
Controls	○
Cleaning	○

The Prima model is the cheapest on test and it is pretty basic. It has non-slip feet and comes with a jug, but has no integral cord storage, recipe book or variable speed control. The chute is small and prone to jamming, so food needs to be well chopped and fed in piece by piece. However, for a basic machine, without variable speed, it copes pretty well, especially with tough pineapple core. Apart from the locking mechanism, the machine's components are easy enough to set up or remove for cleaning. There are few nooks or crannies where pulp can get trapped, but the plastic stained easily when juicing carrots.

Total test score 54%

NOTES

Each juice extractor was put through a series of tests in our lab and was then assessed by an ergonomist.

Price is what you can expect to pay by shopping around on the high street.

Availability is given only for Best Buys.

Ratings for **carrots**, **pineapple**, and **apples** are based on the quantity of juice extracted from 350g of produce. Ratings for **oranges** are given on models with a citrus press and on two models without a press so that we could make a comparison between the pressed and extracted juice. Five oranges were used in each model.

Ratings for **feeding material in**, **controls** and **cleaning** are based on the ergonomist's evaluation of how easy they were to use.

KEY

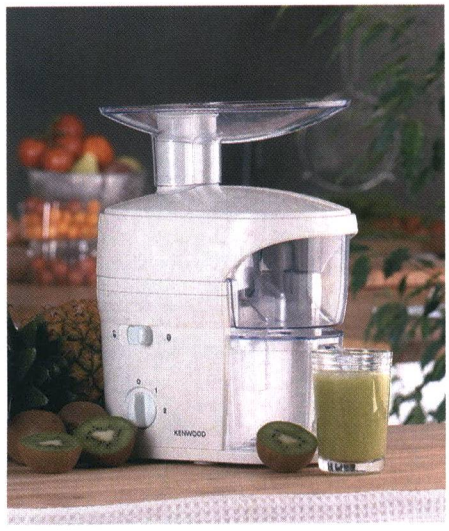
★ ☆ ○ ◒ ●

best — worst

Kenwood JE550

Price £30
Dimensions (hxwxd) 29x25x16cm
Weight 2.3kg
Chute diameter 57mm
Available only in white

Carrots	○
Pineapple	◒
Apple	○
Feeding material in	◒
Controls	☆
Cleaning	○



The Kenwood JE550 has variable speed and a 490ml jug, with a lid that helps reduce splashing. The components are easy to fit together and all but the metal sieve are easy to clean. It comes with a book on juicing, which includes a range of recipes and health tips. A plastic food hopper, from which you can load the chute, is a useful extra, but the chute is on the small side, so fruit and vegetables need to be well chopped. We also found the chute was prone to jamming – even carrots had to be cut lengthways. It has variable speed and we needed to use the higher speed for chopping through tough pineapple core.

Total test score 58%

Russell Hobbs 9919 Juice Centre

Price £35
Dimensions (hxwxd) 31x28x18cm
Weight 2.9kg
Chute diameter 58mm
Available only in white

Carrots	○
Pineapple	◒
Apple	◒
Orange (pressed)	○
Feeding material in	◒
Controls	◒
Cleaning	○

The Juice Centre has two speeds, a 400ml jug and a 700ml pulp container. Like the Kenwood JE550 it also has a food hopper for easier loading, but the small chute means a lot of preparation time is needed for chopping fruit and vegetables. A separate citrus press also comes as an attachment. Although the jug fits snugly when the extractor is in operation, with the citrus press it is much messier. The citrus press also requires quite a lot of pressure to use efficiently. The machine is quick and easy to assemble and, except for the metal sieve, is easy to clean. Extracted juice has a thick fibrous froth, while pressed citrus juice has a fleshy pulpy sediment.

Total test score 55%

TOTAL TEST SCORE

The total test score ignores price and is based on:

Quantity of juice extracted 20%
Setting up, controls, pouring, storing 20%
Feeding in fruit and vegetables 20%
Cleaning 20%
Time for juice extraction 10%
Instructions 5%
Noise 5%

Magimix Le Duo

Price £120 in chrome, £100 for coloured versions
Dimensions (hxwxd) 34x22x21cm
Weight 5.9kg
Chute diameter 55mm
Available in John Lewis and other electrical stores in chrome, green, lavender, primrose or white.

Carrots	☆
Pineapple	★
Apple	★
Orange (pressed)	○
Feeding material in	○
Controls	★
Cleaning	◒

BEST BUY

This pricier model did very well in our juice extraction tests. Its juice has little froth or foam, is smooth, and free from fibre. It comes with a citrus press, with a lid that holds the fruit in place as the reamer spins. This is easy to use and gives a fleshy pulpy juice. The instruction booklet and operating controls are the easiest to use of all those we looked at. The machine is also simple to assemble. A spatula is provided to help with cleaning, but this still proves an arduous task – especially the metal sieve, which has a lip where pulp can get caught. The chute is small but feeding in fruit and vegetables was easier than on some of the other models on test, because of the shape of the aperture. No jug is provided, but an anti-drip spout helps minimise mess. Since our tests, the Le Duo has been slightly modified and no longer has this spout. Also, the upper casing has been changed to make the juice flow faster.

Total test score 70%

Russell Hobbs JL 10007 JuiceLady

Price £119
Dimensions (hxwxd) 38x36x21cm
Weight 4.6kg
Chute diameter 68mm
Available only in white

Carrots	☆
Pineapple	○
Apple	☆
Feeding material in	☆
Controls	○
Cleaning	◒

The JuiceLady is large and quite heavy compared with some of the other models we tested. It has a huge pulp container and a long spout, but there is no jug to collect juice. This means that, as the speed and flow of juice varies, liquid can spill out on to the work surface and the spout is prone to dripping after use. However, it has two speeds and a wide chute, allowing some foodstuffs, such as carrots, to be juiced whole. It was quick and easy to use, but difficult to assemble, especially fixing the lid and locks into place. It was also the nosiest machine on test and has a number of pulp traps. The JuiceLady is efficient at extracting juice and produces a creamy and frothy juice that is less fibrous than that produced by some of the other models on test.

Total test score 61%

Cover for a carefree

Don't let your holiday become a horror story – pick one of our Best Buys for peace of mind when you're away

Travel insurance is an essential part of any holiday, and buying wisely means it doesn't have to be an expensive part. For example, insurance for a five-day trip within Europe can cost as little as £9.10 (with Primary Direct) – or as much as £34.99 (with Thomas Cook).

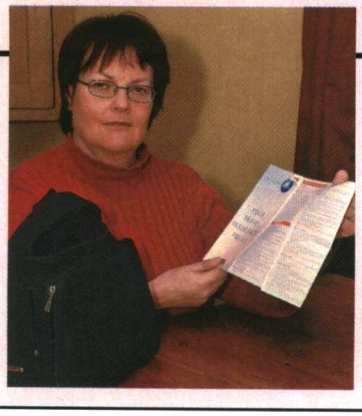
To save you the trouble of shopping around, we've looked at more than a hundred policies and chosen Best Buys for a range of different situations. All the Best Buys meet our minimum standards of cover for both catastrophic events, such as a medical emergency, as well as the more common travel problems, such as lost or stolen baggage and belongings. For more details, see the Best Buy guide on p46.

WHAT'S COVERED AND WHAT'S NOT

Don't assume that all policies are the same, or that they will cover absolutely everything that might go wrong. Every policy comes with its own exclusions and conditions. Some exclusions are straightforward and are found in almost all policies. For example, most insurers won't cover accidents that occur while you are under the influence of drugs or alcohol. Other exclusions are more surprising – for example, spectacles aren't always covered (see 'Small print means small change', below).

Probably the most important exclusion is the one for pre-existing medical conditions. This means the insurer can reject a claim if it is to do with a medical problem that you had before you took out the insurance. For example, if you have asthma and you have a bad attack when you're on holiday, the insurer may refuse to pay for your medical costs.

To ensure you don't fall foul of this exclusion, you must declare any medical condition when you take out insurance. In the cover details table on p47 we've identified those insurers that say they will consider giving cover for existing medical conditions, and also the companies that agreed to cover three common medical conditions without significant extra cost.



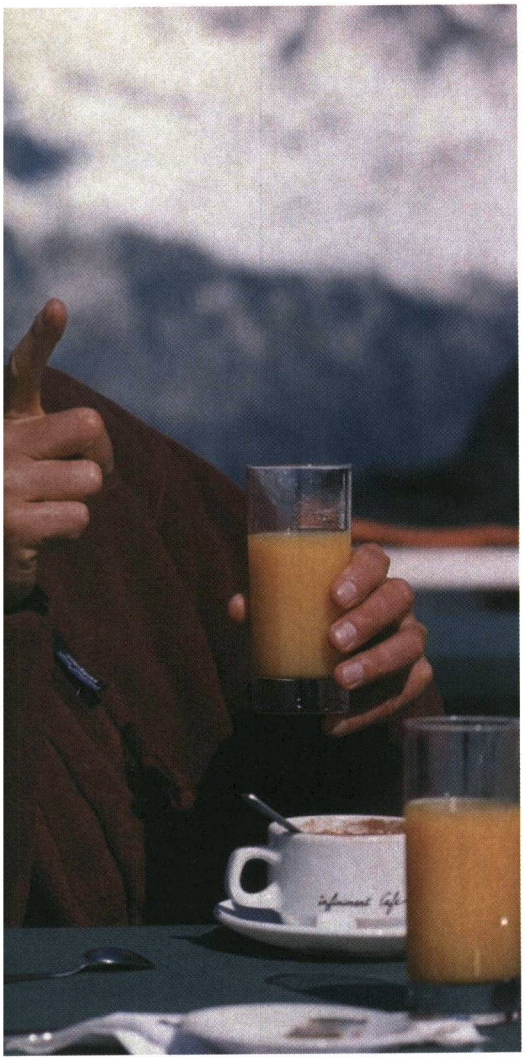
SMALL PRINT MEANS SMALL CHANGE

Alyson Linnegar's weekend break in Barcelona was ruined when her bag was stolen. Alyson took some comfort in the fact that her Journeywise travel insurance included £2,000 worth of baggage cover – more than enough to cover the things she lost, including a purse, camera and glasses.

Alyson provided a police report from the Spanish police and an invoice from the hotel in Barcelona with her claim, but Journeywise insisted on documentary proof of her flight from the airline – but Alyson had thrown the used plane tickets away. This meant contacting the airline, which delayed the claim for more than a month. The only explanation why these documents were needed was because it stated so in the policy small print.

It was another month before Alyson received a cheque – but it was for just £10.98, rather than the £305.98 she'd claimed. Journeywise had deducted a £35 excess, and hadn't paid out for Alyson's glasses or camera. Alyson checked the small print in her policy and found it specifically excluded spectacles. Nor would it pay out for any claims on items worth more than £50 unless she had an original receipt. Alyson didn't have the receipt for her camera, and so the baggage cover proved to be next to useless for her claim.

PHOTOGRAPHY EDWARD WINPENNY, STONE



holiday

The best way to avoid a nasty surprise is to identify potential problems in advance. When taking out a policy, explain what your holiday is likely to involve and ask the insurance company to tell you of any exclusions of which you need to be aware.

You should also read the policy document when you get it, even though it might seem intimidating. Insurance companies should explain significant or unusual exclusions, but if there's anything you're unsure of, call them to check.

Most insurers will allow you a 14-day cooling-off period after buying insurance, during which you can cancel the policy and get a full refund, particularly if you haven't been able to read the policy in full before buying it.

In some cases – if you have expensive camera equipment, say – a standard travel insurance policy might not be enough and you may need to make other arrangements. Your household insurance may cover your belongings, but otherwise you might need a specialist insurance policy.

Best Buy insurers

Annual policies

Europe	Premium (£)	Worldwide	Premium (£)
Adult			
Family Care Multi Traveller	28.00	**Family Care** Multi Traveller	37.00
Primary Direct Super Plan	29.25	**Travel Protection Group** Annual Multi Trip	38.00
Options Premier Plus	29.45	**Primary Direct** Super Plan	41.60
Direct Travel Standard	29.50	**Options** Premier Plus	44.50
JourneyWise Annual Frequent Traveller	29.95	**Insure & Go** Annual	44.55
James Hampden Freedom Plan	30.00	**Direct Travel** Standard	45.00
Travel Protection Group Annual Multi Trip	31.50	**James Hampden** Freedom Plan	47.50
Insure & Go Annual	31.58	**CostOut (UK)** Annual Multi Trip Super Plus[2]	48.00
TravelPlan Direct Annual	34.00[1]	**JourneyWise** Annual Frequent Traveller	49.45
Leading Edge Multi Trip[7]	35.00	**Leisurecare** Annual Gold	52.50
Leisurecare Annual Gold	35.60		
Adult 65 to 74 years old			
James Hampden Freedom Plan	30.00[3]	**Travel Protection Group** Annual Multi Trip	38.00
Travel Protection Group Annual Multi Trip	31.50	**James Hampden** Freedom Plan	47.50[3]
Flexicover Direct Gold	39.00[4]	**CostOut (UK)** Annual Multi Trip Super Plus[2]	58.50[3]
Countrywide Compass	43.50	**Flexicover Direct** Gold	63.00[4]
CostOut (UK) Annual Multi Trip Super Plus[2]	45.00[3]	**Norwich & Peterborough BS** Travel	63.00[4]
Under The Sun Annual Premier (to 69 years)	46.55	**Under The Sun** Annual Premier (to 69 years)	69.77
Under The Sun Annual Premier (70 to 74)	51.30	**Nationwide BS** Travel	72.00
Norwich & Peterborough BS Travel	54.30[4]	**Under The Sun** Annual Premier (70 to 74)	74.52
Adult 75 and over			
Insure & Go Annual	57.28	**Nationwide BS** Travel	72.00
Nationwide BS Travel	64.00	**Eagle Star** Travel	106.40
Flexicover Direct Gold	78.00	**Argos Travel** Annual Multi Trip	112.00
Endsleigh Insurance Annual Multi Trip	83.90	**Insure & Go** Annual	121.91
More Than Direct Annual	90.00[5]	**Endsleigh Insurance** Annual Multi Trip	125.90
		Flexicover Direct Gold	126.00
Family			
Insure & Go Annual	44.55	**Primary Direct** Super Plan	64.35
Primary Direct Super Plan	48.75	**Options** Premier Plus	64.50
Options Premier Plus	49.75	**Direct Travel** Standard	65.00
Direct Travel Standard	50.00	**Insure & Go** Annual	68.85
James Hampden Freedom Plan	50.00	**JourneyWise** Annual Frequent Traveller	69.95
JourneyWise Annual Frequent Traveller	53.45	**CostOut (UK)** Annual Multi Trip Super Plus[2]	72.00
Travel Protection Group Annual Multi Trip	54.00	**James Hampden** Freedom Plan	72.50
Family Care Multi Traveller	58.00	**Travel Protection Group** Annual Multi Trip	74.00
TravelPlan Direct Annual	58.00[6]	**Leading Edge** Multi Trip[7]	79.00
Leading Edge Multi Trip[7]	59.00		
Leisurecare Annual Gold	60.00		

Correct at 18 January 2002

1 Includes £2 discount for buying online 2 Only available online 3 To age 69 years only 4 Higher premiums from age 70 5 To age 79 years only 6 Includes £5 discount for buying online 7 Available only to people under 40

NOTES

We give Best Buys for **adults**, **older adults**, and **families** (two adults and two children under 16).

The annual policies table above shows Best Buys for **Europe** and **worldwide** trips. If you take three or more trips a year, it will probably work out cheaper to buy an annual policy than to take out a single-trip policy each time you travel.

The single-trip policies table, overleaf, gives the premiums for a short break of up to **five days within Europe**, a **15-day holiday within Europe**, a **17-day holiday in the US** and a **24-day holiday anywhere in the world**.

▷

Single-trip policies

Adult

Europe 5 days	Premium (£)	Europe 15 days	Premium (£)	US 17 days	Premium (£)	Rest of world 24 days	Premium (£)
Primary Direct Super Plus Plan	9.10	**Primary Direct** Super Plus Plan	10.40	**James Hampden** Freedom Plan	21.00	**Primary Direct** Super Plus Plan	25.35
Family Care Crystal Clear	9.45	**Family Care** Crystal Clear	10.45	**Primary Direct** Super Plus Plan	22.10	**Family Care** Crystal Clear	26.00
Options Premier Plus	9.45	**Options** Premier Plus	10.45	**JourneyWise** Supercover	22.60	**Options** Premier Plus	27.25
Direct Travel Standard	9.50	**Direct Travel** Standard	10.50	**Options** Premier Plus	24.25	**JourneyWise** Supercover	27.30
Insure & Go Single Trip	9.63	**Leading Edge** One-Trip[9]	11.00	**Direct Travel** Standard	24.50	**Direct Travel** Standard	27.50
James Hampden Freedom Plan	10.00	**Insure & Go** Single Trip	11.54	**Leading Edge** One-Trip[9]	25.00	**James Hampden** Freedom Plan	30.80
Leading Edge One-Trip[9]	10.00	**James Hampden** Freedom Plan	12.00	**Travel Insurance Club** Single Trip	25.00	**Insure & Go** Single Trip	30.95
TravelPlan Direct Single Trip	10.00[1]	**TravelPlan Direct** Single Trip	12.00[1]	**Insure & Go** Single Trip	25.37	**CostOut (UK)** Super Plus Cover[2]	31.68
Worldwide Travel Standard Single	11.00	**CostOut (UK)** Super Plus Cover[2]	12.93	**CostOut (UK)** Super Plus Cover[2]	26.00	**Travel Insurance Club** Single Trip	32.00
Go Travel Single Trip	11.15	**JourneyWise** Supercover	12.95	**Family Care** Crystal Clear	26.00	**Go Travel** Single Trip	32.08
		Worldwide Travel Standard Single	13.00				

Adult 65 to 74 years old

James Hampden Freedom Plan	10.00[3]	**James Hampden** Freedom Plan	12.00[3]	**James Hampden** Freedom Plan	21.00[3]	**James Hampden** Freedom Plan	30.80[3]
GoSure.com Single Trip	11.99[5]	**CostOut (UK)** Super Plus Cover[2]	12.93[3]	**CostOut (UK)** Super Plus Cover[2]	26.00[3]	**CostOut (UK)** Super Plus Cover[2]	31.68[3]
CostOut (UK) Super Plus Cover[2]	12.65[3]	**GoSure.com** Single Trip	13.49[5]	**Flexicover Direct** Gold	29.00	**Flexicover Direct** Gold	36.00
Travel Insurance Agency Superior	14.26	**Travel Insurance Agency** Superior	15.88	**GoSure.com** Single Trip	29.49[5]	**GoSure.com** Single Trip	36.99[5]
Flexicover Direct Gold	15.00	**Flexicover Direct** Gold	17.00	**Travel Insurance Agency** Superior	33.22	**Under The Sun** Premier (to 69 years old)	37.59
Countrywide Compass	15.25	**Countrywide** Compass	18.60	**Under The Sun** Premier	39.67[7]	**Travel Insurance Agency** Superior	40.54
Worldwide Travel Standard Single	16.50[7]	**Under The Sun** Premier	18.94[7]	**National Australia Group**[6] Travel	41.45[7]	**Under The Sun** Premier (70 to 74 years)	46.93
National Australia Group[6] Travel	16.70[7]	**Worldwide Travel** Standard Single	19.50[7]	**Worldwide Travel** Standard Single	42.75[7]	**National Australia Group**[6] Travel	47.79[7]
Under The Sun Premier	16.80[7]	**National Australia Group**[6] Travel	20.07[7]	**Nationwide BS** Travel	43.23	**Nationwide BS** Travel	49.89
Norwich & Peterborough BS Travel	17.00	**Norwich & Peterborough BS** Travel	20.20			**Club Direct** Classic	51.98
Nationwide BS Travel	17.22						

Adult 75 and over

Flexicover Direct Gold	15.00	**Flexicover Direct** Gold	17.00	**Flexicover Direct** Gold	29.00	**Flexicover Direct** Gold	36.00
Countrywide Compass	15.25	**Countrywide** Compass	18.60	**Nationwide BS** Travel	43.23	**Nationwide BS** Travel	49.89
Norwich & Peterborough BS Travel	17.00	**Norwich & Peterborough BS** Travel	20.20	**Abbey National** Travel	55.81	**Abbey National** Travel	63.27
Nationwide BS Travel	17.22	**Nationwide BS** Travel	22.89	**Worldwide Travel** Standard Single	57.00[4]	**Go Travel** Single Trip	64.16[4]
Abbey National Travel	20.34	**Abbey National** Travel	23.73	**Go Travel** Single Trip	58.05[4]	**Club Direct** Classic	69.30
Worldwide Travel Standard Single	22.00	**Worldwide Travel** Standard Single	26.00				
Go Travel Single Trip	22.30[4]						

Family

Insure & Go Single Trip	19.63	**Leading Edge** One-Trip[9]	22.00	**James Hampden** Freedom Plan	46.20	**CostOut (UK)** Super Plus Cover[2]	52.35
Leading Edge One-Trip[9]	20.00	**Primary Direct** Super Plus Plan	22.10	**JourneyWise** Supercover	48.30	**Family Care** Crystal Clear	55.00
TravelPlan Direct Single Trip	20.00[8]	**Insure & Go** Single Trip	23.08	**Primary Direct** Super Plus Plan	49.40	**JourneyWise** Supercover	56.70
Primary Direct Super Plus Plan	20.80	**TravelPlan Direct** Single Trip	24.00[8]	**Leading Edge** One Trip[9]	50.00	**Primary Direct** Super Plus Plan	57.85
Worldwide Travel Standard Single	22.00	**GoSure.com** Single Trip	24.98	**Insure & Go** Single Trip	50.75	**Insure & Go** Single Trip	61.90
Go Travel Single Trip	22.30	**Family Care** Crystal Clear	25.70	**Options** Premier Plus	52.00	**Go Travel** Single Trip	64.16
Options Premier Plus	23.45	**Worldwide Travel** Standard Single	26.00	**CostOut (UK)** Super Plus Cover[2]	53.00	**Options** Premier Plus	64.50
Family Care Crystal Clear	23.50	**Options** Premier Plus	26.10	**Family Care** Crystal Clear	55.00	**James Hampden** Freedom Plan	66.00
Direct Travel Standard	23.75	**Direct Travel** Standard	26.25	**Worldwide Travel** Standard Single	57.00	**Leading Edge** One-Trip[9]	66.00
JourneyWise Supercover	23.75	**CostOut (UK)** Super Plus Cover[2]	26.50				
CostOut (UK) Super Plus Cover[2]	23.98	**James Hampden** Freedom Plan	27.00				
GoSure.com Single Trip	23.98	**JourneyWise** Supercover	27.85				
James Hampden Freedom Plan	24.20						

BEST BUY Our Best Buy policies are the cheapest policies that meet our own minimum cover standards, though we haven't been able to take into account quality of service. The cover standards include:

- at least £2 million of medical cover, if you need emergency treatment while abroad, as well as an air ambulance to get you home, a 24-hour medical advice helpline and cover for legal expenses
- at least £1,500 of baggage and belongings cover. If your belongings are worth more than this limit, they should be insured separately or on your house insurance
- a refund of the cost of the holiday, including pre-paid excursions or the cost of getting you home (up to a certain amount) if you have to cancel or curtail your holiday (for example, because a close relative falls ill)
- personal liability cover of at least £1 million, if you accidentally injure someone or damage their property
- the right to take a complaint to the Financial Ombudsman Service, if you have a problem with a claim that the insurer won't sort out. This is free, and the Ombudsman has the power to force the insurer to pay you compensation, if it rules in your favour.

Correct at 18 January 2002

1 Includes £2 discount for buying online
2 Only available online
3 To age 69 years only
4 To age 79 years only
5 To age 70 years only
6 Available from Clydesdale Bank, Northern Bank and Yorkshire Bank
7 Higher premiums from age 70 years
8 Includes £5 discount for buying online
9 Available only to people under 40

Best Buy cover details

	Baggage and money					Medical		Other					
	Cover for baggage and belongings (£)	New-for-old	Cover for valuables (£)	Spectacles covered	Cover for money (£)	Won't automatically refuse cover for medical problems	Good for pre-existing medical condition	Maximum amount cancellation or curtailment (£)	One excess	Maximum excess (£)	Time limit for delay cover (hours)	Amount of delay claim (£)	Covers terrorism
Single-trip policies													
Abbey National Travel	1,500		300	✓	500			3,000			12	120	
Club Direct Classic	2,000		400	✓	500	✓	✓	3,000		50	8	300	
CostOut (UK) Super Plus	2,000	✓	200	✓	250			3,000			8	300	
Countrywide Compass	1,500		300	✓	400	✓		3,000			12	100	
Direct Travel Standard	1,500		200	✓	500			3,000		100	12	100	✓
Family Care Crystal Clear	1,500		150		500	✓		3,000			12	100	
Flexicover Direct Gold	2,000		250		500	✓		5,000			12	300	✓
Go Travel Single Trip	1,500		200		500	✓	✓	3,000			12	100	
GoSure.com Single Trip	1,500		200	✓	200	✓		3,000			12	100	
Insure & Go Single Trip	1,500		200		500	✓		3,000	✓		12	100	✓
James Hampden Freedom Plan	1,500		250	✓	250	✓		2,500	✓	35	12	50	
JourneyWise Supercover	2,000		250		500			5,000			8	300	
Leading Edge One-Trip	1,500		200	✓	500	✓		1,500			12	100	✓
National Australia Group[1] Travel	1,500		300	✓	500	✓		5,000			12	200	✓
Nationwide BS Travel	1,500	✓[2]	500	✓	500	✓		5,000			12	250	
Norwich & Peterborough BS Travel	1,500	✓	250		500	✓	✓	3,000			12	120	
Options Premier Plus	2,000		250		500			3,000			8	300	
Primary Direct Super Plus Plan	1,500		250	✓	500	✓	✓	3,000			12	100	
Travel Insurance Agency Superior	1,500		150		500			3,000			12	250	
Travel Insurance Club Single Trip	1,500		250	✓	250	✓		1,000[3]			12	100	
Travelplan Direct Single Trip	1,750		200	✓	500	✓		5,000	✓		12	100	
Under The Sun Premier	1,500		300	✓	500	✓		5,000		40	12	100	✓
Worldwide Travel Standard	1,500		200	✓	500	✓		1,500			12	100	✓
Annual policies													
Argos Travel Annual Multi Trip	2,000		300		500			5,000			8	300	
CostOut (UK) Super Plus	2,000	✓	200	✓	250			3,000			8	300	
Countrywide Compass	1,500		300	✓	400	✓		3,000			12	100	
Direct Travel Standard	1,500		200	✓	500			3,000		100	12	100	✓
Eagle Star Travel	1,500		300	✓	500	✓		5,000[4]			12	20	
Endsleigh Insurance Annual Multi-Trip	1,500		200	✓	200	✓		2,000	✓	40			
Family Care Multi Traveller	1,500		150		500	✓		3,000			12	100	
Flexicover Direct Gold	2,000		250		500	✓		5,000			12	300	✓
Insure & Go Annual	1,500		200		500	✓		3,000			12	300	✓
James Hampden Freedom Plan	1,500		varies	✓	250	✓		2,500	✓	35	12	50	
JourneyWise Annual Frequent Traveller	2,000		250		500			5,000			8	300	
Leading Edge Multi Trip	1,500		200	✓	500	✓		1,500			12	100	✓
Leisurecare Annual Gold	1,500		150		500	✓		3,000			12	100	
More Than Direct Annual	1,500		500	✓	300			5,000	✓		12	100	
Nationwide BS Travel	1,500	✓[2]	500	✓	500	✓		5,000			12	250	
Norwich & Peterborough BS Travel	1,500	✓	350		500	✓	✓	3,000			12	120	
Options Premier Plus	2,000		250		500			3,000			8	300	
Primary Direct Super Plan	1,500		250	✓	500	✓	✓	3,000			12	100	
Travel Protection Group Annual Multi Trip	2,500		350	✓	500	✓		5,000[5]			12	100	
Travelplan Direct Annual	1,750		200	✓	500	✓		5,000	✓		12	100	
Under The Sun Annual Premier	1,500		300	✓	500	✓		5,000	✓	40	12	100	✓

1 Available from Clydesdale Bank, Northern Bank and Yorkshire Bank 2 Except clothes 3 No cancellation cover for damage to your home 4 No cover for cancellation or curtailment if your home is damaged by fire, flood, storm, or if you are burgled 5 No cover for cancellation or curtailment if your home is damaged by flood or storm

NOTES

Baggage and money

All the Best Buys have at least £1,500 **cover for baggage and belongings**. We've identified those policies that will replace items on a **new-for-old** basis. Policies usually limit the amount of **cover for valuables** to between £150 and £500; we highlight those policies that will pay out if you lose or break your **spectacles**. The amount of **cover for money** includes travellers' cheques as well as cash.

Medical

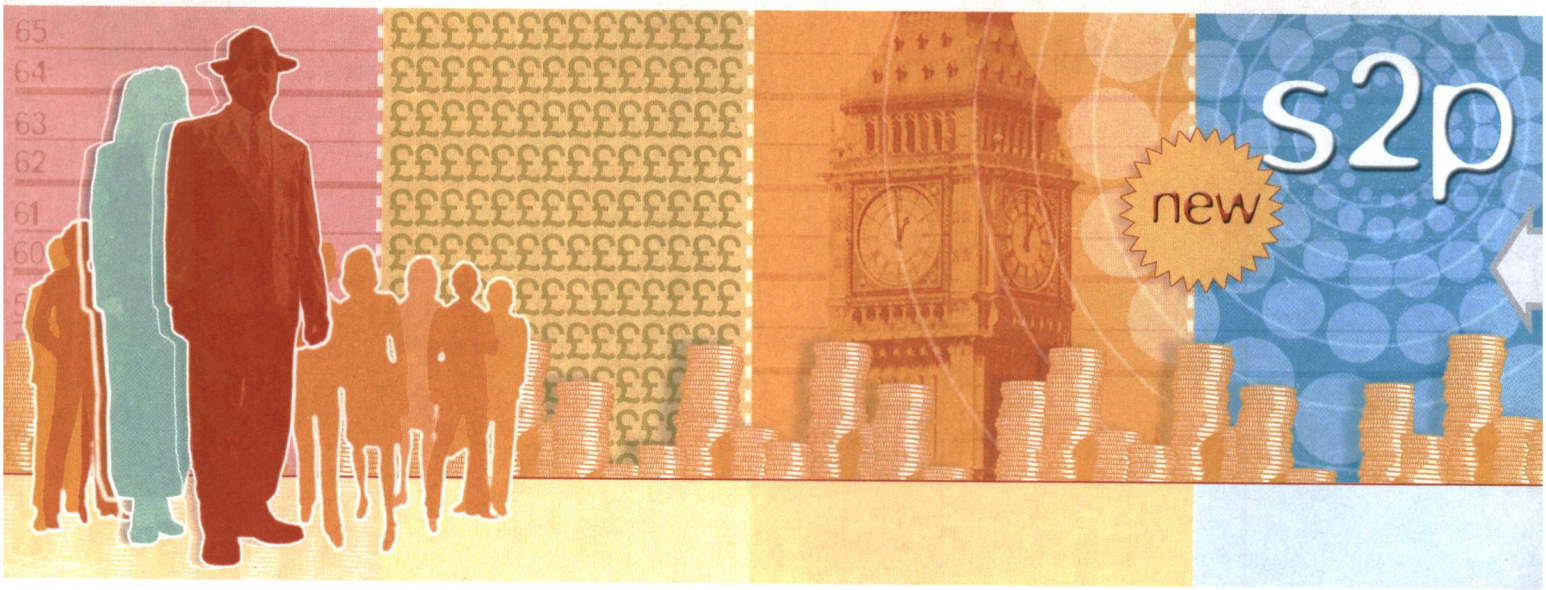
Some companies **won't automatically refuse cover if you have or have had a medical problem**. We've also tested how good these companies are for actually offering cover for some real medical conditions. The most flexible companies get a ✓ as being **good for covering pre-existing medical problems**.

Other details

We show the maximum amount you can claim for the **cancellation or curtailment** of your holiday. Insurers usually charge an excess for the first part of any claim. Some will charge this for each section of the insurance you are claiming under. We identify where you have to pay only **one excess** per claim, or where there is a **maximum excess** you have to pay.

Cover for travel delay varies greatly between policies. We show the **time limit for delay cover** to begin, and the maximum **amount you can claim**.

We also identify those policies that will pay for a claim resulting from an act of **terrorism**.



All change for state pensions

State pensions are being reformed from next month. If you haven't yet retired, you could be affected. There may be both winners and losers

Most people will get some pension from the state when they retire. But you need to keep an eye on how much, because the government keeps changing the rules. The latest change is the reform of the state earnings related pension scheme (Serps) next month with the start of the state second pension (S2P). Unless you have already retired, you could be affected. If you are caring for someone or can't work because you are ill, you stand to gain under the new scheme. Many people on low to moderate earnings will also be winners. But younger, high earners, if they stay in the scheme, could be worse off than they would have been under Serps.

WHAT'S HAPPENING AND WHY

You build up state pensions over your working life – generally this means the years from age 16 to 65 (but 60 rising to 65 for women born before 6 March 1955 – see note to the tables opposite).

The state basic pension, which most people will get, is fairly low (see p50). To top this up, since 1978 employees have been able to build up an additional state pension through Serps.

You keep any Serps pension you have already built up, but from April onwards you don't build up any more Serps. Instead you build up S2P.

Serps pensions are linked to your earnings during your working life, so can give good pensions to high-earners but are a poor deal if your earnings are low or you can't work. S2P aims to solve this problem.

The maximum possible Serps pension is currently around £131 a week. But recently retired pensioners are receiving average weekly Serps pensions of just £19.95 (men) and £8.31 (women) because the scheme covers mainly people on low earnings. Higher earners tend to contract out (see p50).

Initially, S2P is also earnings-related but it is designed specifically to give much more generous pensions to employees on low earnings.

The government has suggested that, possibly from April 2006, S2P may become a flat-rate scheme. Everyone in the scheme would then build up the same additional pension regardless of their earnings.

Being limited to employees, Serps does nothing to help people who can't work. S2P treats carers, and some people who are ill or have disabilities and can't work as if they have earnings. They become eligible for an additional pension for the first time.

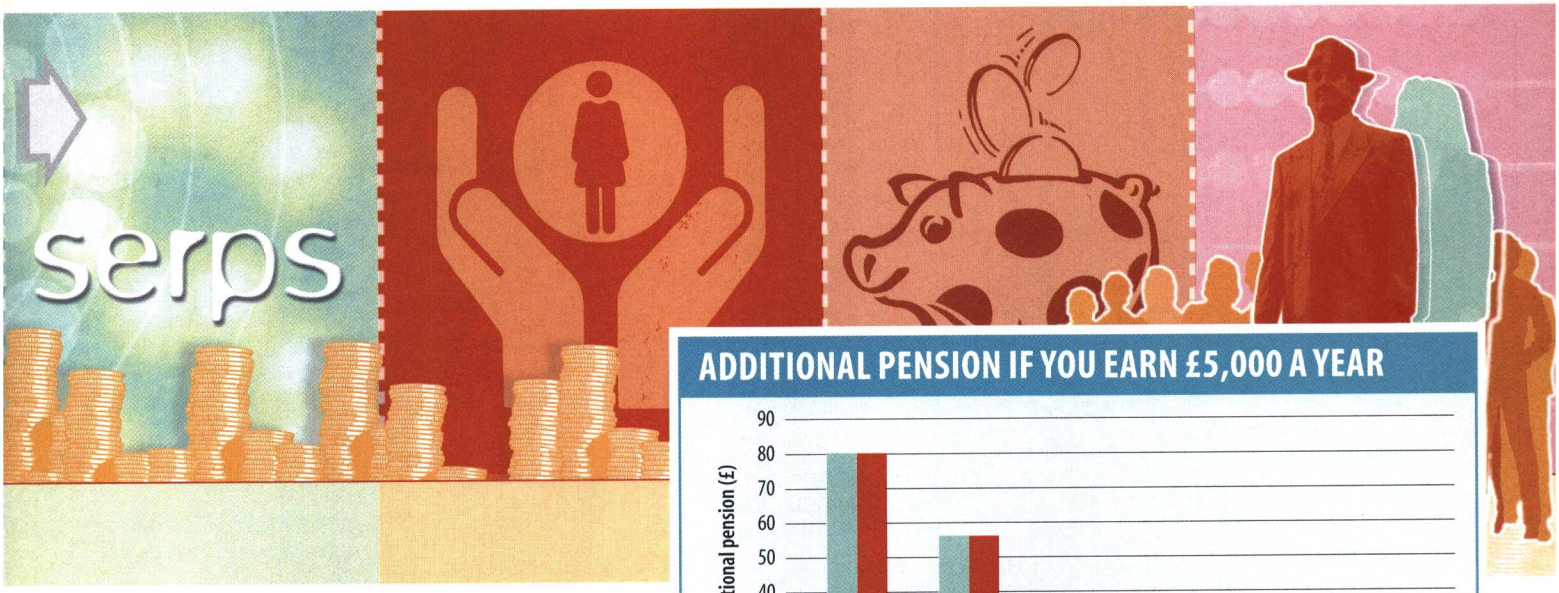
But, as with Serps, you are not eligible for S2P if you are self-employed. And, under both schemes, employees must earn a minimum amount (£3,900 in 2002-03) before they build up any additional pension.

WHO'S AFFECTED BY THE SWITCH TO S2P?

- Employees earning at least £3,900 a year in 2002-03.
- Carers who are not working and are entitled to child benefit for a child under the age of six.
- Those entitled to invalid care allowance because they are caring for someone who is elderly or disabled.
- People entitled to long-term incapacity benefit because they are too ill to work, provided they were in the workforce for at least one tenth of their working life.

FACT SHEET We've produced a factsheet to explain the government's new Pension Credit, including the Minimum Income Guarantee. Phone 0845 307 4000 for your free copy quoting PCRED. It's also available online at **www.which.net/which**

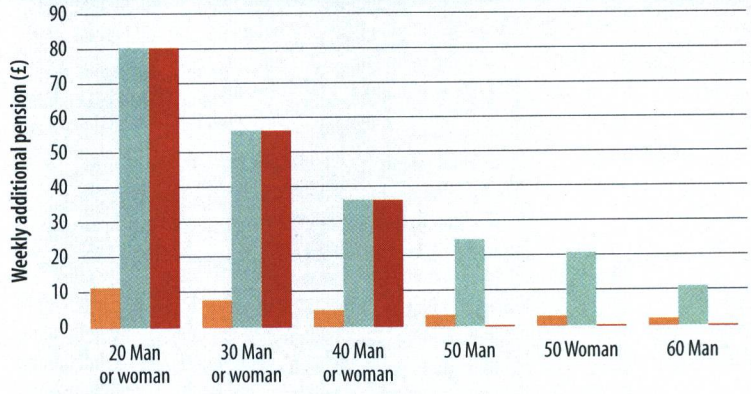
ILLUSTRATION MATTHEW HERRING



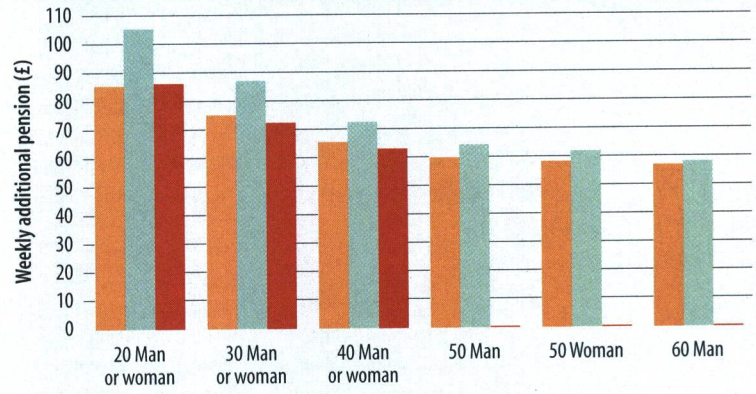
Key to tables

- Pension if Serps scheme continued unchanged
- Pension from Serps and earnings-related S2P
- Pension from Serps and S2P assuming S2P becomes flat-rate from 2006

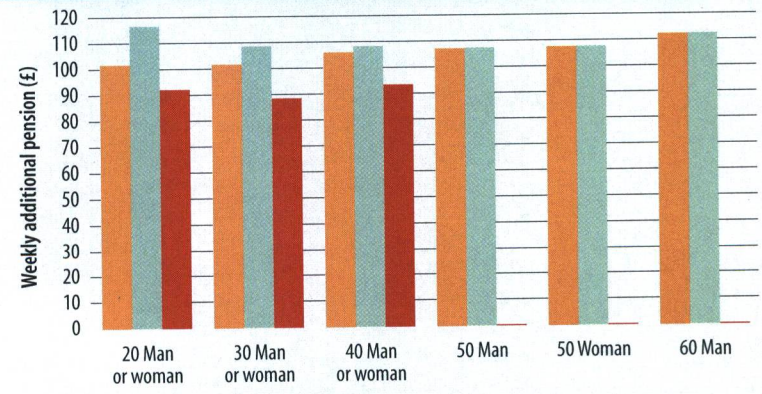
ADDITIONAL PENSION IF YOU EARN £5,000 A YEAR



ADDITIONAL PENSION IF YOU EARN £20,000 A YEAR



ADDITIONAL PENSION IF YOU EARN £40,000 A YEAR



Winners and losers Employees earning from £3,900 up to £10,800 in 2002-03 are winners. They will be treated as if they have earnings equal to £10,800 and so will qualify for extra pension.

Employees earning less than £3,900 continue to be losers as they do not qualify for Serps or S2P. But the £3,900 threshold is increased each year in line with prices. Earnings tend to rise faster than prices, so someone earning less than £3,900 now might become eligible for S2P in a few years' time. Then they will be treated for S2P as having earnings of £10,800. This threshold increases each year in line with earnings.

Even if you earn more than £10,800 a year, earnings-related S2P pensions are higher than, or at least as good as, Serps pensions. But if S2P becomes a flat-rate scheme from 2006, people in their 30s and early 40s now who then earn more than the equivalent of about £18,000 a year stand to get less from S2P than they would have done from Serps. But they will be encouraged to contract out (see p50).

Older high earners would be losers too, except that the government has said that the flat-rate scheme will not apply to anyone who has reached a certain age (expected to be 45) at the time S2P becomes flat-rate. This group will continue to build up earnings-related S2P and will get the same pension from S2P as they would have done from Serps.

The tables (right) show in today's money how people of different ages earning the equivalent of £5,000, £20,000 and £40,000 a year throughout their working lives might be affected by the change to S2P.

More information The state pension scheme is now very complicated. As well as a basic pension, you may be entitled to additional payments. It is difficult for you to work out for yourself the amount you might get. Fortunately, you don't have to. You can get a forecast of your state pension from the Department for Work and Pensions (DWP) – formerly the Department of Social Security (DSS), for details see 'Contacts' p57.

NOTE Men reach state pension age at 65. Women's state pension age is 60 if you were born before 6 April 1950 (ie you are 52 or older on 6 April 2002) and 65 if you were born on or after 6 April 1955 (ie you are 47 or younger on 6 April 2002). Between those ages women's retirement age is increased month-by-month from 60 to 65 (see www.pensionguide.gov.uk). A later pension age increases your working life and affects the amount of additional pension you get. ▷

State pensions and contracting out

Most people qualify for the state basic pension which in 2002-03 is £75.50 a week for a single person and £120.70 for a married couple. If you have been in the workforce for less than nine-tenths of your working life, you might get less.

On top of the basic pension, you might get a state additional pension (Serps, S2P or a combination of the two). However, employees can 'contract out' of the additional pension, which means part of their National Insurance (NI) contributions is rebated and goes towards building up a private pension instead. This could be a contracted-out occupational scheme at work, or your own through either a personal pension or stakeholder scheme. You continue to build-up additional state pension if you belong to a contracted-in occupational scheme, don't belong to a scheme at all or haven't your own contracted-out arrangement.

For the years you are contracted out, you get a pension from the private scheme instead of additional pension from the state. However, low and moderate earners continue to build up some residual S2P even when they are contracted out.

Whether contracting out provides you with a better pension than the Serps/S2P you give up often comes down to the size of the NI rebates and the likely return from investing them. The government makes assumptions about investment returns and sets the rebates and other rules to make the choice fairly neutral. But, if S2P becomes a flat-rate scheme for people under 45, with the current level of rebates, moderate and high earners will be better off contracting out.

MINIMUM INCOME GUARANTEE

Pensioners are guaranteed at least a minimum amount to live on in retirement. If their income from all sources (state basic and additional pensions, private pensions, and so on) is less than a certain amount called the 'minimum income guarantee' (MIG), they may be able to claim income support to top their income up to that level. The MIG is £98.15 a week for a single person and £149.80 for a couple in 2002-03.

A drawback of the MIG is that, as your income from all sources (excluding income support) rises above that level, you lose £1 of income support for each £1 of excess income. So there is little incentive to save for retirement if your overall income would be only around the level of the MIG.

To provide an incentive to save, the government is to introduce a 'pension credit' from 2003. This will be made up of two parts: an income top-up if your income is below the MIG and a savings credit. You'll get 60p from the state for each £1 of income from your savings, state additional pension or private pension. But once your income (excluding the credit) exceeds the MIG, you lose only 40p of your total credit for each £1 of the excess unlike the £1 you lose under the current system.

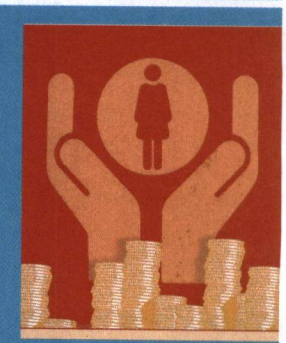
FURTHER INFORMATION

www.pensionguide.gov.uk

www.dwp.gov.uk

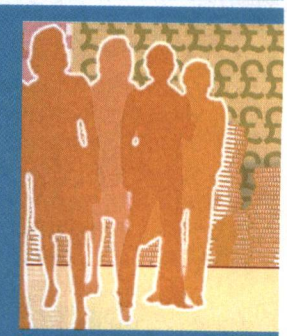
The Department for Work and Pensions

A CARER



A woman aged 50 receives invalid care allowance for looking after her elderly father who has Parkinson's disease. Before she became a carer she was self-employed. Under Serps she would not be entitled to any additional pension at all when she retires in 14 years' time. But when the S2P scheme starts in April, she will begin building up additional pension as if she had earnings of £10,800 a year. If she continues caring for her father until she retires, the S2P scheme will provide her with a pension of about £20 a week in today's money.

HIGH-EARNING EMPLOYEE



An employee aged 35 currently earns £35,000 a year. Let's say he earns the equivalent of that amount every year (after taking into account earnings inflation) until he retires at age 65. His pension position would be as follows: had Serps continued, he could have expected a state additional pension of about £103 a week in today's money; after the switch to earnings-related S2P, his expected additional pension rises to £107 a week. But if S2P becomes a flat-rate scheme from 2006, he can expect only around £89 a week from his combined Serps and S2P pensions. He is then likely to have a better overall retirement income if he contracts out of S2P and builds up a private pension instead.

FREELOADERS

Fancy some free software? There's stacks of it available on the internet

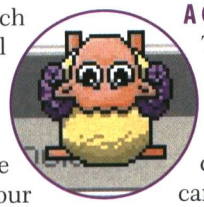
One of the least used aspects of the web is also one of its most handy: it has a huge range of software that you can download free of charge. It sounds intimidating, but downloading is easy and gives you access to professional quality software with little effort or expense.

Programs range from the frivolous, like a sheep that wanders aimlessly around your screen, to operating systems that run a computer. More usefully, you can find office software, updates to programs you already own, games, graphics, new fonts, and sound effects.

You can find the software by going to one of the many download sites – www.tucows.com is a good place to start. Good sites provide details about each program and give it some kind of rating. They'll also tell you which computers the program is compatible with. Normally, software is labelled 'freeware', 'adware' or 'shareware'. Freeware and adware are completely free (though adware will also place ads on your screen). Shareware may be a cut-down version of a commercial package or a full version that works only for a limited time, usually 30 days. 'Shareware' occasionally refers to very low priced software.

You may also come across 'betas' – test versions of unreleased software. They're usually safe, but if you're not too cyber-confident they're best avoided. If you do download them, don't use them for important work. More risky are programs that make basic changes to your computer – that change the appearance of your desktop, for example. Don't try these unless you're at home with the workings of your PC. It's also more risky to download from obscure sites, so it's more important than ever to install anti-virus software before you start. Other helpful tools include programs like QuickZip (www.ifroggy.com). This 'unzips' files that have been compressed so that they download quicker. For lengthier downloads, a download manager like Fresh Download (www.freshdevices.com) is useful. These monitor downloads and rescue them from lost internet connections. You can also pause large downloads and resume them later, if the website allows.

If you 'pay as you go' for internet access, downloading won't be completely free, but a typical file is less than 10 megabytes in size and will be on your computer in less than ten minutes. You can download fastest in the early morning and after 11pm (when the internet is less busy). Slowest times are weekday evenings.



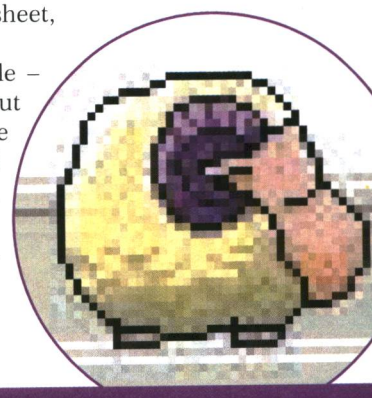
A COUPLE OF FAVOURITES

The quality of freeware varies greatly but most is worth having simply because it's free. The adware We-Blocker (www.we-webcorp.com), for example, is filtering software that reduces children's access to unsuitable websites. But it can't tackle e-mail as the best commercial packages can. These sell for around £30.

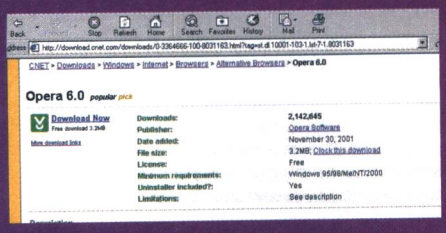
Other freeware can be even more useful. A small business wanting to install Microsoft Office on two computers, for example, will pay for it twice – at £411 a pop. But Sun's StarOffice (www.sun.com/staroffice) is an alternative. It has a word processor, spreadsheet, database, and a presentation tool.

Given that it's free, StarOffice is remarkable – though it can have slight problems with the layout of documents originally created in another office suite, like Microsoft Office. You can download StarOffice in about four-and-a-half hours (you can also buy it on CD for £30). An updated version, for which Sun will make a small charge, will be available soon.

CHEAP SHEEP: free software ranges from a wandering sheep to a whole office suite

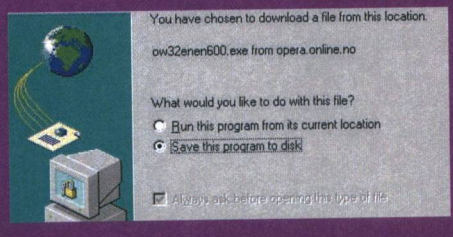


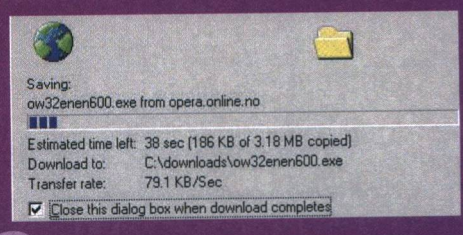
A STEP-BY-STEP GUIDE TO A SUCCESSFUL DOWNLOAD



1 Fire up your web browser and go to a site like www.download.com. Pick a category or search for the application you want. We've looked for the Opera internet browser. Once you've found it, click on the name for more information. Click on 'download now' to start.

2 A 'file download' window should pop up. Click 'save this program to disk', then 'OK'. You'll be asked where you want to put the program. You can put it anywhere on your hard drive, but it's a good idea to make a folder called 'downloads'. Click 'save' to start the download.


You have chosen to download a file from this location.
ow32enen600.exe from opera.online.no
What would you like to do with this file?
Run this program from its current location
Save this program to disk
Always ask before opening this type of file


Saving:
ow32enen600.exe from opera.online.no
Estimated time left: 38 sec (186 KB of 3.18 MB copied)
Download to: C:\downloads\ow32enen600.exe
Transfer rate: 79.1 KB/Sec
Close this dialog box when download completes

3 You'll then see a new window with an estimate of how long the download will take. Go and make a cup of tea... When you return, go to your 'downloads' folder and double click on the catchily titled 'ow32enen600' file to install Opera on your computer.

SOLAR HEATING

By using the sun it's possible to heat more than half the hot water used by a family. We look at what's involved

Even on cloudy days, so common in dear old Blighty, there's plenty of clean, free energy available from the sun.

Solar water heating is an easy way to use the sun's energy. On sunny Summer days you'll be able to switch off your conventional boiler and rely entirely on solar heating. The rest of the year you can top up solar-heated water with a conventional boiler. However, don't expect to make savings for a while.

FACT SHEET For more about solar heating, phone **0845 307 4000** for your free copy of our factsheet (quoting code SOLAR). It's also available online at **www.which.net/which**

WHERE DO I START?

1 MAKING THE MOST OF THE SUN

A typical system for solar water heating uses collectors, which are also called solar water heating panels. These are generally mounted on the roof. Solar hot water from the collector is pumped to a well-insulated storage cylinder.

The more south facing a roof is, the more light it receives, and the more hot water it can produce. North-facing roofs aren't cost-effective.

Pitched roofs receive more light per unit area than flat roofs. Roofs pitched between 30 and 60 degrees are best. If your roof isn't pitched, panels can be mounted on a frame at an optimum angle.

The method that you use to store the hot water is very important. Typically, a well-insulated copper or steel cylinder is used, usually located away from the collector. This often replaces the existing hot water cylinder. Storing heat is important, because otherwise you would have hot water available only when the sun was shining.

3 TYPES OF SYSTEM

Solar collectors come in different forms. We've concentrated on the popular flat plate and evacuated tube designs. These are active solar heating systems because they need additional energy, such as pumps or fans. You need to decide where to position the storage cylinder, how the system will connect to an existing water supply, and the type of pump controller.

We've also touched on a photovoltaic set-up, right, because there's often confusion between this and solar water heating systems.

2 ECONOMY VERSUS ENVIRONMENT

The main benefits of solar energy are that it spares the use of limited conventional fossil fuels and it's non-polluting. *Which?* members we spoke to with solar water heating advised others to be aware that there aren't huge cost savings to be made. Many are pleased with their systems, but recommended that people should consult several sources of information and get several quotes before taking the plunge. See 'Doing the sums', right, for the probable costs.

DOING THE SUMS

Active collector area You'll need around 2.75m^2 of collector to heat water for two people, or 4.12 m^2 for three to four people. A general rule of thumb is to allow 1m^2 of collector for every 50 to 65 litres of heated water. But optimum panel area depends on how much water you need, the collector type, its angle to the sun, and where you live.

Water use An average family uses around 160 litres of hot water each day, or 35 to 60 litres per person a day.

Efficiency of solar panels Different parts of the UK receive different levels of sunshine. Scotland and the north of England receive enough sun to generate 1,000 to 1,100 KWh/m^2 a year. The Midlands and Wales receive 1,200, and Cornwall and the South receive 1,250 to 1,300. It's reasonable to expect a solar collector to provide a typical household with at least half its hot water.

Cost of different systems Evacuated tube collectors, installed professionally, will cost up to £3,500 for 20 tubes – enough for one or two people. Standard flat plate collectors, installed, cost between £700 and £1,000 per m^2 (enough for one person), while high-efficiency flat plate collectors cost between £800 to £1,200 per m^2 to have installed. Fitting the system yourself would cut the cost by around a third.

Payback To calculate the payback period of a system in years, divide the system cost by your annual bill savings. It could pay for itself in just six to eight years if you fit it yourself, but a professionally installed system could take up to 20 years to pay for itself.

WHAT ARE PHOTOVOLTAICS?

Photovoltaics (PV) are a different form of solar heating that convert sunlight directly into electricity. Each PV cell contains two or more thin layers of semi-conducting material, like silicon. When exposed to light, electrical charges are generated which are conducted away as direct current.

When PV systems are connected to the local electricity network, you can sell electricity generated during the day to an electricity supply company. In the evening, when the system can't provide electricity, you buy back power from the network. The problem is that the price you get for selling electricity is a third of the price you pay to buy it back when you're not generating any.

PV equipment is expensive and payback times can be up to 100 years. For more details phone PV-UK on 01793 816 756.

PHOTOGRAPHY CENTRE FOR ALTERNATIVE TECHNOLOGY, NATIONAL ENERGY FOUNDATION

YOUR CHOICES

1 FLAT PLATE COLLECTORS

A simple flat plate is the most common type of collector. It consists of a specially coated black metal surface, behind glass or plastic. Water passes through pipes that are soldered on to the plates.

You can buy conventional and high-efficiency types, though in practice both are suitable for supplying only pre-heated top-up water (at around 35°C) to a gas boiler or immersion heater. They can, however, reach temperatures of 80°C.

2 EVACUATED TUBES

Evacuated tubes, fitted into insulated steel casings, work by using a vacuum around the collector. The tubes reduce heat lost from the collector, so they are suited to colder, cloudier climates, like the UK.

By reducing heat loss, they are efficient enough to heat water to temperatures of around 60°C, so the water may not need further heating. However, tubes can be used to supply pre-heated top-up water to a gas boiler or immersion heater. They are more expensive than flat plate collectors.

3 WHAT OWNERS THINK

More than half the *Which?* members with solar water heating systems chose to go solar for environmental reasons – to reduce fossil fuel consumption.

Most people were swayed to go solar after reading plenty of information and getting several quotes. But a couple of people didn't shop around, which can cause problems – see 'In hot water', p4.

Most think their solar system works very well. Usually, you can expect six months of fully solar-heated water a year, plus some solar-heated water in the winter months topped up using a boiler. Owners also enthused about the minimal maintenance needed.

Some members complained about the complex plumbing involved, which in some cases meant running tubes and pipes in awkward places. Also, a few wished they'd known that they could have run the pump part of their installation on solar power as well, to use even less electricity.

MAKING MOVES TO GO SOLAR

1 GETTING A SYSTEM INSTALLED

Fitting solar water heating panels to most existing buildings doesn't involve planning permission, with some exceptions in conservation areas or on listed buildings.

The cost of a commercially installed hot water system ranges from £2,500 to £4,500, including VAT at only 5 per cent. However, you will pay the usual 17.5 per cent VAT on any components that you buy to install yourself.

2 INSTALLING A SYSTEM YOURSELF

If you're reasonably good at DIY, it's possible to install a solar water heating system yourself. It's worth finding a parts supplier who's willing to design the plumbing and layout of the system. There are a number of ways to install it depending on your budget and space. But the most important factor is whether your existing boiler can respond to pre-heated water; if it can't, you'll need a new one.

For help with your installation you could contact a solar club. These clubs are not-for-profit initiatives designed to make solar water heating cheaper and easier to install. They train people to install heating systems themselves. The course takes a day, and covers theory, practice, and health and safety aspects of installation. Club members are encouraged to help each other, and tools are provided for loan during installation. There are 18 solar clubs across the UK – see 'Contacts & links', p57, for details of your nearest club.

The Centre for Alternative Technology and the National Energy Foundation run courses on building your own solar panels.

3 MAINTENANCE

As long as you carry out some simple maintenance, a solar water heating system should run for more than 20 years. An annual inspection should include looking at the panels (perhaps by using binoculars) checking that the glazing seals are weather tight, that the insulation is firmly attached, and that there's no evidence of corrosion or persistent condensation.

Inside the panel you'll need to check that all the air has been expelled from the system, insulation is firmly in place and there's no damage to pipe work or evidence of leaks. Finally, check the system is at the correct pressure and the controls and indicators are working correctly.

Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on hearing aids

ASK THE EXPERTS

Antonia Chitty answers your queries on hearing aids

Volume control

When we visited some elderly relatives, we noticed they were using earphones to watch TV. They could hear the set perfectly, even though it was at normal volume. Can you tell me more about this?
Marius Pope
Tunbridge Wells

A There are a variety of systems that can help when watching TV. Some use standard headphones; others use 'stetoclips', which hang under the chin. Sound is transmitted from the TV to the headphones, and then directly to the ears, by means of wire or infrared. (The more sophisticated systems allow you to adjust and fine tune volume control and other settings.) Other systems have a microphone built directly into the stetoclip sets, which amplifies any sounds in the room (including a TV). Models cost from about £20 to £150. Some are specifically designed for people with hearing loss. If you use a hearing aid, an alternative is a 'loop system', which works with the 'T' position on your hearing aid.

If you have hearing loss, your local social worker for the hearing impaired can advise on the best system for you. Alternatively, try RNID and Hearing Concern – see 'Contacts and links', p57.

Buzz word

I get a loud buzzing in my hearing aid from my mobile phone. What causes this?
S J Davidson
Ballyclare

A Mobile phones contain microwave transmitters which interfere with hearing aids, creating noise. Some aids are more sensitive than others. Newer aids, particularly digital ones, may be better, but there are no hard and fast rules as to which work best with a mobile. The level of interference also varies between phones.

There are some accessories you can get to help with this problem. For example, Nokia and Orange sell devices which you can attach to the phone, and Sensorcom makes a device that sits behind the ear, next to the aid – contact RNID for more details (see p57).

Before buying a phone, try it out with your hearing aid to check you will be able to use it.

Going digital

What are the advantages of switching from an analogue to a digital hearing aid?
David Henderson
by e-mail

A The main advantage of digital aids is that they can minimise feedback and background noise. Most of them can also be programmed to suit your hearing loss and different listening environments (though some analogue ones can also do this). On the downside, digital aids are currently very expensive. Nor are they widely available on the NHS in all parts of the UK, although RNID is working to ensure that in the future they will be.

Remember that any aid will work well only if the dispenser adjusts the settings carefully, and no aid can restore perfect hearing.

Double effect

Is it worth having a hearing aid for both ears?
Barrie Power
by e-mail

GET IN TOUCH

Our experts are now looking for questions on **ISPs, Which? and Consumers' Association** and **utility companies.** Send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net.** Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

A It depends on your individual hearing loss, so consult your audiologist. If you have total hearing loss in one ear, two aids probably won't help. However, if you have some loss in both ears, two aids could well improve sound quality, speech recognition and understanding. More balanced hearing will also make it easier to tell where a sound is coming from. Two aids can mean that you need less amplification, so background noise is less irritating and feedback diminished. Two hearing aids can also reduce the risk of 'auditory deprivation', where the brain loses some ability to process sound information because of a continued lack of sound.

Loud protest

Last August, I was fitted with private analogue aids which were adjusted when I collected them. However, I find that everything's still too loud. How do I get this resolved?
C R Brooks
Steyning

A You should return to the dispenser who sold you the aids. It may take several attempts before the best results possible for your hearing loss are achieved. Follow-up and tuning should have been offered when the aids were fitted. If the dispenser doesn't resolve the problem, contact the Hearing Aid Council (HAC) which regulates private dispensers. It can fine and even strike off dispensers who don't comply with its code of practice. Write to the HAC with details of the problem, copies of any documents, and details of the dispenser involved.

ILLUSTRATION SIMON ROGERS PHOTOGRAPHY JOHN TRENHOLM

WRITEBACK

Share your views with other members

Ice debate heats up

I cannot believe I am in a minority by welcoming the Lords' ruling that allows councils not to grit icy roads (November 2001, p6). I have every personal sympathy for the victims of road accidents, but why do we have to blame others for the misfortune? Behaviour on a road always requires judgement. Icy conditions are a common enough hazard, and to demand that a council should be on the spot with the salt at the right time is outrageous.
Brian Salter
Milton Keynes

At home with VAT

I'm self-employed and work from home and so can offset a proportion of the VAT on my household bills against the VAT I charge. Some utility companies are sending out bills that say they are not tax invoices, even though they include a VAT charge. Is this legal?
Richard Drew
Tunbridge Wells

A A VAT invoice must show the VAT separately and display the company's VAT-registered number. Companies that sell mainly to individuals (as opposed to businesses) may not automatically issue an invoice that would be acceptable to re-claim VAT. If you pay your bills monthly by direct debit you may receive statements rather than invoices, and these won't be accepted for VAT purposes. You can ask the utility company to issue a VAT invoice – it must comply with this request.

Canon blasted

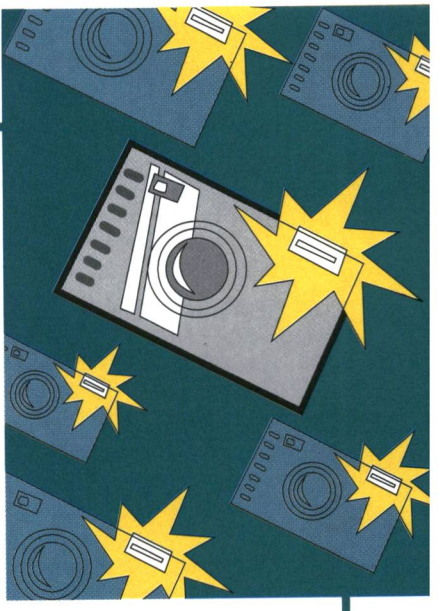
Canon retains spare parts for its camera for only five to seven years after the end of production. I think this is too short, especially for expensive SLR cameras which may have had the additional investment of accessories, such as lenses. Nikon and Pentax's policy of retaining spares for up to ten years is much more reasonable.
Brian McBeth
Oxford

A Manufacturers are not legally required to carry on making spares for discontinued products. Nor do they have to warn retailers that they're planning to discontinue a model. So Canon is doing more than it needs to. Nikon and Pentax may hold spares for up to ten years, but it depends on the cost, type and popularity of the camera.

Soft on software

Why is it that software seems to get special treatment when it comes to consumer rights? End Use Licence Agreements (EULAs) avoid almost all responsibility for defects and disclaim any responsibility for consequential damage.
Colin Hogben
Abingdon

A There's no easy answer. Your statutory rights when you buy software are the same as when you buy, say, a toaster – it must be of satisfactory quality, fit for its purpose, and match its description. But for software it's not easy to say precisely what 'satisfactory quality' means. Almost all software has bugs which are only detected after its launch (manufacturers provide free 'patches' to fix problems – you download them from their websites). There's also the problem that damage to files or documents caused by a software defect is not really a tangible loss, and, as such, it would be difficult to make a claim. EULAs contain the manufacturer's standard terms of business – there's no contract between user and manufacturer. When you buy software, your contract is with the retailer, and so EULAs have little relevance.



Money markets

By using the mortgage comparison websites in your November 2001 article on haggling for money products (p42), I found a better deal than that from my current lender – despite being self-employed and not wanting to be tied into any redemption penalties for early repayment. When I told my current lender I was planning to switch, it offered to cut my interest rate to match the new deal. When I declined, it offered me £500 to stay. I was amazed. It goes to show that the financial sector is prepared to haggle like fruit and veg market traders.
Aleric Linden
Essex

Next month in 'Ask the experts': **ISPs**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet		4.50[2]	4.50[2]	4.50[2]	500		✓
A&L PhoneSave Premier[3]	phone	3.25	3.25	3.90	4.40	1		
Halifax Web Saver	internet	4.05	4.05	4.05	4.05	1		
Intelligent Finance Direct Access	phone	4.05	4.05	4.05	4.05	1		
N&P BS NetmasterGold Save II[4]	internet	4.25	4.25	4.25	4.25	1		✓
Nationwide BS e-Savings[5]	internet	4.25	4.25	4.25	4.25	1		✓
Newcastle BS Net Savings	internet		4.10	4.10	4.50	1,000		
Northern Rock Tracker Online	internet	4.50	4.50	4.50	4.50	1		
Scottish Widows Instant Transfer	post/tel	4.15[6]	4.15[6]	4.15[6]	4.20[6]	100		
Notice accounts								
Julian Hodge Extra High Interest	postal		2.53	3.60	4.30	1,000	90	yrly
Legal & General 90 Direct	post/tel			4.05	4.25	2,500	90	yrly
Manchester BS Classic II	branch			4.30	4.30	5,000	90	yrly
Scottish Widows 60 Day	post/tel	4.20[6]	4.20[6]	4.20[6]	4.30[6]	100	60	yrly
Universal BS Direct 90	postal			4.30	4.35	5,000	90	yrly

1 Rate before tax 2 Includes a variable bonus (currently 0.5 per cent) payable for first six months
3 All transactions via Premier Account 4 Open to NetmasterGold customers 5 All transactions via FlexAccount 6 Includes a bonus of 0.5 per cent payable for first six months
All rates correct at 11 February 2002 Based on data supplied by *Moneyfacts*

REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (in **red**) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your savings.

We show the annual **interest rate** before tax (including bonuses) on four balances. Most accounts pay the same rate, however much you save.

We give the **minimum** and **maximum payments** you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can **miss deposits**, how many **withdrawals** you can make without losing the interest bonus, and whether you can make **extra payments** in addition to your regular monthly account. **Term** is how long the account runs for (no entry means there is no set term).

	Interest rate (%) £100	£1,000	£2,500	Deposits (£) Min payment	Max payment	Conditions Miss deposits	Withdrawals	Extra payments	Term (years)
Bath BS	4.70	4.70	4.70	10	200	0	0		3
Beverley BS	5.00	5.00	5.00	10	150	0	0		5
Birmingham Midshires	4.80	4.80	4.80	20	1,000	0	0		
Britannia BS	4.85	4.85	4.85	20	500	0	1		
Chorley & District BS	4.35	4.35	4.35	20	250	0	0		
Coventry BS	4.75	4.75	4.75	10	250	2	0		3
Furness BS	5.00	5.00	5.00	10	200	2	0		5
Halifax	4.80	4.80	4.80	5	500	1	1		
Hanley Economic BS	4.80	4.80	4.80	25	1,000	2	1		
Leeds & Holbeck BS	5.00	5.00	5.00	20	500	0	0		3
Monmouthshire BS	4.85	4.85	4.85	20	1,000	0	0		
Nationwide BS	4.55	4.55	4.55	20[1]	1,000	1	0	✓	
Yorkshire BS	4.80	4.80	4.80	10	100	0	0		3

1 You can open account with £1
All rates correct at 11 February 2002 Based on data supplied by *MoneyFacts*

CHILDREN'S SAVINGS ACCOUNTS

Most high-street banks and building societies run children's accounts. They are a sensible option if your child has only small amounts to save. They give children direct access to their money and have the added advantage of giving children control over their investment, so that they learn how to handle their own finances. Interest rates are usually better than those paid on similar accounts available to adults. Children can usually have their own account from the age of seven, although an adult's signature (parent's or guardian's) is needed to operate accounts if the child is very young.

Our Best Buys are shown in **red**. Choose an account for the amount closest to your level of savings. We show the annual interest rate before tax on balances of £10, £100 and £1,000, and give the maximum age for a child to hold the account. We show with a ✓ accounts that offer perks (such as free gifts or toys). However, we have not taken this into account when choosing our Best Buys. We also say whether the account operates on a local or national basis. Local accounts tend to pay higher rates of interest than national accounts, but you will need to live in the area.

	Interest rate (%) £10	£100	£1,000	Other details Maximum age (years)	Interest paid	Perks	Local or national
Alliance & Leicester First Save	4.45	4.45	4.45	to 16	yearly		national
Britannia BS FirstSaver	4.70	4.70	4.70	to 18	yearly		see[1]
Cambridge BS First Instant	4.35	4.35	4.35	to 18	yearly		local
Coventry BS Interest Zone	4.40	4.40	4.40	to 18[2]	yearly		national
Furness BS Young Savers	4.35	4.35	4.50	to 18	half-yrly		local
Lambeth BS Cat's Whiskers		4.45	4.45	to 18	yearly	✓	national
Loughborough BS Penguin	4.90	4.90	4.90	to 16	half-yrly	✓	local
Mansfield BS Bonus Five		4.35	4.35	to 16	half-yrly	✓	local
Nationwide BS Smart 2 Save	4.70	4.70	4.70	to 11	half-yrly	✓	national
Norwich & Peterborough BS Head Start		4.40	4.40	to 23	yearly		national
Portman BS Young Saver	4.50	4.50	4.50	to 16	yearly		national
Saffron Walden BS Ladybird	4.70	4.70	4.70	to 16	yearly	✓	local

1 Available only to the children or grandchildren of an existing member
2 No withdrawals allowed until seventh birthday
All rates correct at 11 February 2002 Based on data supplied by *MoneyFacts*

contacts & links

Use these contacts and internet links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.net/which (*W* = company is a member of the Which? Web Trader scheme)

ALL CHANGE (p12)
Abbey National 0800 731 7774
www.abbeynational.co.uk
Apple 0800 039 1010
www.apple.com/uk
Bank of Scotland 0845 3001956
www.bankofscotland.co.uk
Banking Code Standards Board
020 76619694
www.bankingcode.org.uk
British Bankers' Association
020 7216 8800
www.bba.org.uk
Centric Safe Haven 01462 485 717
www.goude.com
Electrolux 08706 055 055
Ericsson 08705 237 237
www.ericsson.co.uk
Microsoft 0870 60 10 100
www.microsoft.com/uk
Nintendo www.nintendo.com
Trium 0800 9120 020
www.trium.net

ASK THE EXPERTS (p54)
Hearing Aid Council 01908 235700
Hearing Concern Help Desk
'Lo call' 0845 074 4600
(voice/Textphone)/
Fax 020 8742 9043
RNID 0808 808 0123 (freephone)/
Textphone 0808 808 9000
(freephone)
informationline@rnid.org.uk

CAR WARRANTIES (p34)
Car companies
Alfa Romeo 0800 718 000
www.alfaromeo.co.uk
Audi 0800 699 888
www.audi.co.uk
BMW 0800 325 600
www.bmw.co.uk
Chrysler/Jeep 0800 616 159
www.chryslerjeep.co.uk
Citroën 0870 606 9000
www.citroen.co.uk
Daewoo 0800 060 606
www.daewoo-cars.co.uk
Daihatsu 0121 522 2000
www.daihatsu.co.uk
Fiat 0800 717 000
www.fiat.co.uk
Ford 08457 111 888
www.ford.co.uk
Honda 08457 159159
www.honda.co.uk
Hyundai 01494 428 600
www.hyundai-car.co.uk
Jaguar 0800 708060
www.jaguar.com
Lexus 0845 278 8888
www.lexus.co.uk
Mazda 0845 601 3147
www.mazda.co.uk
Mercedes-Benz
0800 665 440
www.mercedes-benz.co.uk
MG Rover 0121 482 3344
www.mg-rover.com
Mitsubishi 01285 655 777
www.mitsubishi-cars.co.uk
Nissan 01923 899999
www.nissan.co.uk
Peugeot 0845 200 1234
www.peugeot.co.uk
Renault 0800 525150
www.renault.co.uk
Saab 0845 300 9395
www.saab.co.uk
Seat 0500 222 222
www.seat.co.uk
Skoda 0845 774 5745
www.skoda.co.uk
Subaru www.subaru.co.uk
Toyota 0845 275 5555
www.toyota.co.uk
Vauxhall 0845 600 1500
www.vauxhall.co.uk
Volvo 08457 564 636
www.volvocars.co.uk
VW 0800 711811
www.volkswagen.co.uk
Independents
Motorcare 0870 444 2554
www.motorcarewarranties.com
Warranty Direct 0800 731 7001
www.warrantydirect.co.uk
Warranty Wise 0870 241 1991
www.warrantywise.co.uk

CASH ISAs (p26)
Best Buys
Cheltenham & Gloucester
0800 226341
www.cheltglos.co.uk
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Melton Mowbray BS 01664 563937
www.mmbs.co.uk
Monmouthshire BS
01633 844402
Principality BS 029 2023 4469
www.principality.co.uk
Stafford Railway BS 01785 223212
www.srbs.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk

FUNERAL DIRECTORS (p8)
CRUSE bereavement helpline
0870 167 1677 (9.30-5.30, Mon-Fri; offers support, advice, information and education)
www.crusebereavementcare.org.uk
Funeral Ombudsman Scheme (FOS) 0191 230 5554
www.fos.dircon.co.uk
Funeral Standards Council (FSC)
029 2038 2046 www.funeral-standards-council.co.uk
National Association of Funeral Directors (NAFD) 0121 711 1343
www.nafd.org.uk
Office of Fair Trading (OFT)
08457 22 44 99
www.oft.gov.uk
The Society of Allied and Independent Funeral Directors (SAIF) 01279 726 777

INSIDE STORY (p4)
Financial Ombudsman Service
0845 080 1800 (consumer complaints)
www.financial-ombudsman.org.uk
Lloyds of London
020 7327 1000

JUICE EXTRACTORS (p40)
Breville 0800 525 089
www.breville.co.uk
Kenwood 02392 392 333
www.kenwood.co.uk
Magimix 01483 427411
Philips 08456 010354
www.philips.com
Prima 0113 251 1500
www.prima-international.com
Russell Hobbs 0161 947 3170
www.saltoneurope.com

PORTUGUESE RED WINE (p39)
First Quench (Bottoms Up/ Wine Rack) 01707 387200
www.winerack.co.uk
Majestic 01923 298200
www.majestic.co.uk *W*
Marks & Spencer 020 7935 4422
www.marksandspencer.com
Oddbins 020 8944 4400
www.oddbins.com
Unwins 01322 272711
www.unwins.co.uk
Wm Morrison 01274 615196
www.morrisons.plc.uk

RECORDING FROM TV (p16)
Aiwa 0870 1689000
www.aiwa.co.uk
Bush 020 8787 3111
Hitachi 01628 643000
www.hitachi-eu.com
JVC 0870 3305000 www.jvc.co.uk
Panasonic 08705 357357
www.panasonic.co.uk
Philips 020 8665 6350
www.ce.philips.co.uk
Sanyo 01923 246363
www.sanyo.co.uk
Sharp 0800 262958
www.sharp.co.uk
SkyDigital 08705 800874
www1.sky.com
Sony 08705 111999
www.sony.co.uk
Thomson 01732 520920
www.thomson-europe.com
Tivo 08702 418486
www.tivo.co.uk

SAVINGS MONITOR (p56)
Children's accounts
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Britannia BS 0800 132304
www.britannia.co.uk
Cambridge BS 01223 727727
www.cambridge-building-society.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Lambeth BS 0500 200020
www.lambeth.co.uk
Loughborough BS
01509 610707
www.theloughborough.co.uk
Mansfield BS 01623 676300
www.mansfieldbs.co.uk
Nationwide BS 0800 30 20 10
www.nationwide.co.uk
Norwich & Peterborough BS
0800 883322
www.npbs.co.uk
Portman BS 01202 560560
www.portman.co.uk
Saffron Walden BS 01799 522211
www.swhebs.co.uk
Regular savings
Bath BS 01225 423271
www.bibs.co.uk
Beverley BS 01482 881510
www.beverleybs.co.uk
Birmingham Midshires
0845 972 0721
www.birminghammidshires.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Chorley & District BS
01257 419105
www.chorleybs.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax 0845 726 3646
www.halifax.co.uk
Hanley Economic BS
0800 838811
www.thehanley.co.uk
Leeds & Holbeck BS 0500 225777
www.leeds-holbeck.co.uk
Monmouthshire BS 01633 844402
Nationwide BS 0800 30 20 10
www.nationwide.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk
Savings accounts
Abbey National
www.abbeynational.co.uk
Alliance & Leicester
0845 964 5660
www.alliance-leicester.com
Halifax www.halifax.co.uk
Intelligent Finance
0845 609 4343
www.if.com
Julian Hodge Bank 0800 028 3746
www.julianhodgebank.com
Legal & General 0500 111200
www.landg.com
Manchester BS 0161 833 8880
www.themanchester.co.uk
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

STATE SECOND PENSIONS (p48)
State pension forecasts
Local Benefits Agency
0191 218 7585
Dept of Work and Pensions
www.dwp.gov.uk/lifeevent/benefits/retirement_pension_forecast.htm

STEP-BY-STEP GUIDE (p52)
Centre for Alternative Technology
01654 705 950
www.cat.org
National Energy Foundation
0800 138 0889
www.greenenergy.org.uk
Solar Clubs Network
0117 929 9404
Solar Trade Association
01908 442 290
www.greenenergy.org.uk/sta

TRAVEL INSURANCE (p44)
Best Buys
Abbey National
0800 0286101
www.abbeynational.co.uk
Argos Travel 0800 013 6622
www.argos.co.uk
Club Direct 0800 074 4558
www.clubdirect.com
CostOut (UK) www.costout.co.uk
Countrywide 0800 605 040
www.cwideins.co.uk
Direct Travel *W* 01903 812 345
www.direct-travel.co.uk
Eagle Star 0800 555 200
www.eaglestar.co.uk
Endsleigh Insurance
0800 028 3571
www.endsleigh.co.uk
Family Care 08705 561 224
Flexicover Direct
0870 990 9292
www.flexicover.co.uk
Go Travel 0870 243 6006
www.gotravelinsurance.co.uk
GoSure.com *W* 020 7225 1733
www.gosure.com
Insure & Go *W* 0870 220 2240
www.insureandgo.com
James Hampden 01530 416 369
www.jameshampden.com
JourneyWise 0870 876 6969
www.journeywise.co.uk
Leading Edge *W* 01892 836 622
(insurance available to under-40s only)
www.leadedge.co.uk
Leisurecare 01793 750 150
More Than 0800 300 866
www.morethan.com
National Australia Group
0870 400 4878 (Clydesdale)
Nationwide BS 0500 302 012
www.nationwide.co.uk
Norwich & Peterborough BS
01394 605 100
www.npib.co.uk
Options *W* 0870 876 0035
www.optionsinsurance.co.uk
Primary Direct 0870 444 3772
www.primarydirect.co.uk
Travel Insurance Agency
02084465414
www.travelinsurers.com
Travel Insurance Club
0800 3165 520
www.ticdirect.co.uk
Travel Protection Group
02890 320 797
Travelplan Direct *W* 0800 018 8747
www.travelplan-direct.com
Under The Sun 08458 4654 329
www.underthesun.co.uk
Worldwide Travel *W* 01892 83 33 38 www.worldwideinsure.com

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memberbenefits

Make the most of your subscription – news and information for members, plus your chance to win a juicer

www.which.net/which

Visit our website at www.which.net/which for extra information. There are links to dozens of websites relevant to each issue, plus each month *Which?* experts go online to answer your questions – this month we're featuring **funeral directors** (see p8). E-mail your questions from the website. You can also tell us what you think about *Which?* – use the online form to give us your views.

FACT SHEET

All our current factsheets are also online but if you don't have access to the internet, you can order them by phone (they're free for members). Ring our Helpline on **0845 307 4000**.

NEW THIS MONTH

Solar heating (ask for code SOLAR).

CONTACT US

MEMBERS' HELPLINE 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.
POST Membership Services Dept
PO Box 44
Hertford X, SG14 1SH
E-MAIL which@which.net
FAX 0845 307 4001
WEBSITE www.which.net/which
OUTSIDE THE UK +44 1992 822800
Please include your *Which?* membership number and a daytime phone number.

SHOPPING OPTIONS – SAVE WITH WHICH?

Which? members can make big savings on electrical appliances, energy bills, and even on cars, thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members offer a good-value choice by constantly price checking against high-street electrical retailers.

Which? members can also save on their energy bills through **buy.co.uk**. A quick and easy-to-use online calculator will enable you to compare prices and switch supplier if necessary – and if you don't make the savings promised, you'll be refunded 110 per cent of the difference Finally, **oneswoop.com** can save you up to 30 per cent on a wide range of new cars, with many of them available from stock.

Electrical goods
Value direct 01473 320015
wol.value-direct.co.uk
Unbeatable 01293 433833
www.unbeatable.co.uk/which
Energy bills
www.buy.co.uk/which
New cars
oneswoop.com 0845 130 9192
www.oneswoop.com/partners/which

HELP WANTED

Can you help us with our research for future reports? You can reply to our Help wanted requests by e-mail to helpwanted@which.net, or by post to our Hertford address (see 'Contact us'). Please quote the department shown – it helps us to route your replies to the correct person. We regret we cannot advise on individual cases.

TREE SURGERY

Have you an overgrown, damaged or diseased tree and are thinking of calling in a tree surgeon? From simply increasing the amount of light in your garden to concerns about subsidence, or from having a few branches lopped off to full-blown tree felling, *Gardening Which?* is looking for examples to follow through the whole process. Contact Dept RG, *Gardening Which?*.

PAYMENT PROTECTION AND INCOME PROTECTION

Have you ever made a claim on an income protection or payment protection policy? Income protection replaces your income if you are unable to work because of illness. Payment protection covers the repayments on specific debts (for example, mortgage, loans and credit cards) if you are ill or made redundant.

We'd like to hear about your experience of claiming on either type of policy. Please write to us, telling us which type of policy you have, why you had to make a claim, and whether it was successful. If you had difficulties for any reason, please provide details. Please write to Dept MB and tell us whether you'd be happy to feature as a case study.

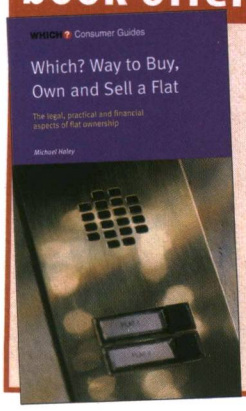
RENEWING HOUSE INSURANCE

Do you usually go to an insurance broker or intermediary for your house insurance? Are your policies up for renewal in the middle of May? Would you be interested in seeing whether we could find you a better deal? If so, and you'd be willing to feature as a case study, please write to Dept MB with details of your current insurance, where you bought it, and when it's due for renewal.

COMPANY CALL CENTRE RAGE

Recognise these? Stuck on hold for ages, made to listen to awful music, unable to get any answers, overcharged for calls, forced to go through a maze of computerised options or just wishing you could speak to a real person rather than a robotic voice? If you've had a bad experience with a call centre, please tell us about your ordeal and which company it was with. Write to Dept SC.

book offer


WHICH? Consumer Guides
Which? Way to Buy, Own and Sell a Flat
The legal, practical and financial aspects of flat ownership
Michael Haley

Owners and sellers alike will find plenty of useful advice in *Which? Way to Buy, Own and Sell a Flat*. This essential guide covers everything from the complex law of owning a flat to the financial and practical issues relating to it. Normally priced £10.99, we're offering it for £8.99 from now until 31 March. To place your credit card order, call 0800 252 100 and quote code FLAT (WB302).

Corrections

'Do you know how much you're really being charged?', November 2001, p34
The total interest charged for Method E in the table should have read £9.54 not £7.48.

'Not just for cooking spuds', January 2002, p41
The Sharp R-963 combination microwave does not have memory facility and so should not have had a ✓ against this feature in the table on p42. This does not affect its recommendation as a Best Buy.

'Pick of the contracts', January 2002, p47
The phone number and website for Telecom Plus (one of our Best Buy tariffs) are 020 8403 8403, www.telecomplus.co.uk. We apologise for not including these details in our list of contacts on p57.

'How to make healthy savings', February 2002, p39
Some of the prices in this article were wrong. To see a corrected version of this report, go to www.which.net/which/factsheets. The prices for all four baskets of goods should have been: Asda £65.78, Tesco £66.55, Superdrug £72.04, Moss £73.28, Sainsbury's £74.33, Co-op £76.23, Independents £76.36, Lloyds £76.83, Safeway £77.18, Boots £77.86.

We apologise for these errors.

WIN A BESTBUY WIN A BESTBUY WIN

BEST BUY COMPETITION

Win one of ten Best Buy Magimix le Duo juice extractors. Just answer this question: What is the total test score for the Magimix juicer?

PHOTOGRAPHY JAMES DUNCAN, TELEGRAPH COLOUR LIBRARY, THE IMAGE BANK

To enter our competition, send your answer on a postcard to 'BB Mar 02', Which?, PO Box 44, Hertford X, SG14 1SH, or log on to www.whichbestbuycomp.co.uk. Answers must reach us by 18 March 2002. Please include your full name and address (including postcode), a daytime phone number and your Which? membership number.

This competition is open only to current members of *Which?*. Only one entry per household. Entries received by 18 March 2002 will be entered into the competition. Winners will be informed in writing by 1 April 2002.

The first ten winners drawn with the correct answer will receive a Magimix le Duo juice extractor. Winners are not eligible for a cash equivalent. A list of winners will be available from BB Mar 02, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 15 April 2002 (please include a stamped addressed envelope). Those under 18 years of age and employees of Which? Ltd, its associated companies and suppliers are not eligible to enter any *Which?* competition. Members of their immediate families (namely spouse, children, parents, siblings) are also ineligible, as is anyone living in the employee's household.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management
Brian Yates (**Chairman**); Ruth Gee, John Rimington CB (**Deputy Chairmen**); Anthony Burton OBE, Guy Dehn, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Sue Leggate, Elizabeth Llewellyn-Smith CB, Michael Moore CBE, Gary Waller, James Woodward-Nutt, Professor Alastair Robertson, Professor Steve Woolgar, Christopher Zealley
Director Dame Sheila McKechnie DBE

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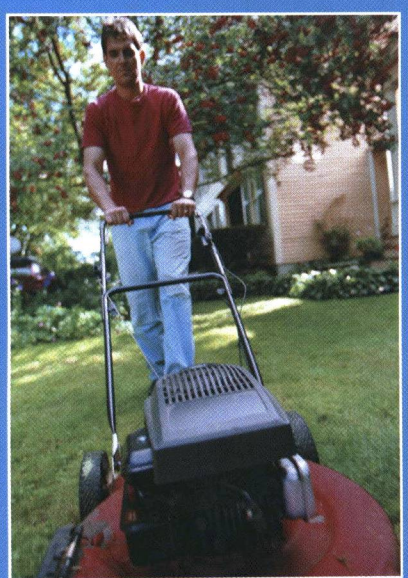
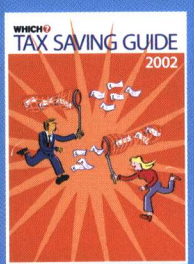
NEXT MONTH IN WHICH?



LAWNMOWERS Rotary models on test

CAR TYRES Best Buys for superminis and small and mid-range family cars

ORGANIC PROCESSED FOODS Are they as healthy as you think they are?



PLUS: TRANSFERRING CASH ISAs; PC ACCESSORIES; GLOSS AND MASONRY PAINT; FINANCIAL SOFTWARE; FRIDGE-FREEZERS; CARS RATED: VERDICTS ON 7 NEW MODELS

AND: YOUR FREE 68-PAGE TAX SAVING GUIDE 2002

Coming up in future issues: FUNDING PRIVATE MEDICAL CARE; SHARE DEALING; VACUUM CLEANERS; ICE CREAM; PRODUCT RELIABILITY; BUY-TO-LET MORTGAGES; ONLINE BANKING; DIGITAL RADIO; SLRs; TRACKER FUNDS; CHILD CAR SEATS; GIN; TRAVEL GADGETS; BUILDING AN EXTENSION; INVESTMENT ADS; BEST BUY CREDIT CARDS; STEAM IRONS; THEME PARKS

briefcases

Two recent cases from our lawyers' files

LEATHER PANTS PRICE RIP-OFF

Motorbike enthusiast Dave Gibson ordered a pair of leather jeans for his wife, Rachel, from an advert in an issue of *Ride* magazine. The ad gave the price as £145 plus £6 postage and packing. Dave rang the company, BTK Leathers in Nottingham, to place his order and was told the size he wanted would cost an additional £10. Dave agreed and, over the phone, authorised BTK to charge £161 to his Beneficial credit card. But when Dave received his credit card statement, he noticed that BTK had debited £261 from his card.

Dave contacted BTK several times and was repeatedly assured that the mistake was down to BTK and that it would be corrected. It wasn't, and finally, after two months, Dave wrote to Beneficial. Beneficial replied saying it was unable to get involved as the problem concerned a price that had been given verbally. It told Dave he would have to pursue the matter with BTK. When BTK failed to reply, Dave came to us.

Our lawyers contacted BTK. We pointed out that, under the Consumer Protection Act 1987, it is an offence to give a misleading price (the advert did not indicate that other sizes would cost more), and that it is a breach of contract for traders to overcharge. We also told Beneficial that, under section 75 of the Consumer Credit Act 1974, it was liable to refund the money that Dave had been overcharged. We said that one of them must, without delay, refund Dave.

Beneficial asked for proof that the price Dave had been charged was incorrect, so we sent a copy of the original advert and explained that Dave had agreed to pay the extra £10 for a different size. Beneficial then refunded Dave the £100.

Dave was overcharged by £100 for a pair of jeans

POINT OF LAW

It is a criminal offence for traders to give a misleading price indication. It is also a breach of contract for traders to charge customers more than the price agreed between them.

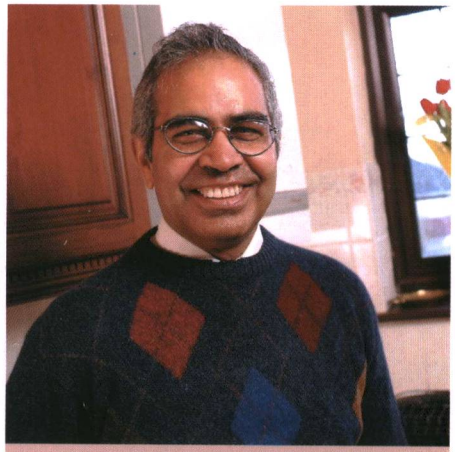
PHOTOGRAPHY JOHN TRENHOLM, TERRY MEALEY

REPAIRS NOT COVERED BY GAS CONTRACT

Nairain Chand Kaul bought Firefly's Platinum Gas Maintenance Contract to cover his gas boiler, central heating and plumbing system. A Firefly engineer should have inspected the system within 28 days of the start of the cover, but five months passed before the company made an appointment.

The engineer arrived late in the evening, not in the afternoon as promised. He said that the boiler was defective and that the fault was not covered by Firefly's contract. Firefly then sent Narain Chand a quote to carry out the repairs.

Astonished by this, Nairain Chand contacted Which? Legal Service. We advised him to write to Firefly giving it 14 days in which to carry out the work. If it failed to do this, he would engage an alternative contractor to do it, and pursue Firefly to meet this cost. He added that, as this was a faulty gas installation, it needed to be dealt with urgently.



Nairain Chand paid for a service he'd never received

Firefly didn't respond so our lawyers wrote to the company on his behalf. We informed Firefly that, as Nairain Chand had since paid British Gas to do the work, he was now claiming from Firefly the cost of this work and a refund of the cost of the maintenance contract, as he'd never received the service.

Firefly replied that it had quoted for repairs that were needed to bring the system up to a standard at which it would cover the boiler. So it refused to accept that Nairain Chand was entitled to claim for this work under the agreement. It did, though, offer to refund the contract price, less an inspection fee, in accordance with its contract. Nairain Chand accepted this.

POINT OF LAW

Gas servicing contracts usually require systems to be in a reasonable state of repair before they will cover them. The company may reserve the right to charge the cost of bringing a system up to the appropriate standard, or to decline cover if it cannot reach this standard.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.